

# THE CHAPIN SCHOOL

WAYS TO GIVE

	Bequest	Charitable Gift Annuity
<b>How does it work?</b>	Simplest form of gift planning (plan now, give later)	Simple gift contract that provides lifetime payments to one or two individuals
<b>What are your options?</b>	Make a gift that costs nothing during your lifetime	Supplement income with steady payments that are partially tax-free
<b>How do you make the gift?</b>	Name Chapin in your will/living trust by designating a specific amount or a share of the residual estate	Establish a gift annuity contract with Chapin that pays a set amount for life
<b>Reduce estate tax</b>	Donation exempt from federal estate tax	Removes taxable assets from the estate
<b>Reduce income tax</b>		Deduction for gift portion of asset
<b>Reduce or eliminate capital gains tax</b>	Complete avoidance	Partial avoidance
<b>Give an asset, enjoy it and receive income from it</b>	Control of assets during your lifetime	Fixed payments for life for one or two individuals
<b>More</b>	Make a substantial gift when assets are no longer needed	Great retirement income supplement
<b>How does it benefit Chapin?</b>	Ensures Chapin's future strength	Ensures Chapin's future strength

BENEFITS

TO CHAPIN

TO YOU & CHAPIN

Charitable Remainder Trust	Charitable Lead Trust	Retirement Plan Assets, IRA
Trust pays income for life or term of years to donor and/or others; assets ultimately benefit Chapin	Trust that makes payments to Chapin for a period of years; asset ultimately pass to donor or heirs	Name Chapin as the beneficiary of the plan
Diversify assets, avoid or defer capital gains tax, secure often-greater income and possible inflation protection	Reduce gift and estate taxes on assets you pass to heirs; lower income tax liability; retain control of assets	Avoid double taxation at death; give tax-advantaged assets to heirs
Create a trust that pays income to donor and/or others; principal (remainder) ultimately goes to Chapin	Create a trust that pays income to Chapin, principal (remainder) ultimately returns to heirs or donor	Name Chapin as whole or partial successor beneficiary on your plan's form
Removes taxable assets from the estate	Removes taxable assets from the estate	Donation exempt from federal estate and income tax
Deduction for gift portion of asset	Limited	Your heirs will avoid income tax
Partial avoidance	Varies	
Variable or fixed income for life	Property reverts to donor, or to heirs with reduced gift and estate taxes	Continue to take withdrawals from plan during your lifetime
Significant income and estate tax advantages	Best for assets expected to appreciate rapidly	Often overlooked and easily given
Ensures Chapin's future strength	Delivers immediate benefits	Ensures Chapin's future strength