

	CHARITABLE GIFT ANNUITY	CHARITABLE REMAINDER UNITRUST	CHARITABLE REMAINDER ANNUITY TRUST	CHARITABLE LEAD TRUST
HOW IT WORKS	In exchange for your gift of cash or securities, CRS agrees to pay you a guaranteed fixed income for life, part of which will be tax free.	You transfer cash, securities, real estate or other assets into a charitable remainder unitrust. It pays a <b>fixed percentage</b> of its value annually to you and the beneficiaries you name.	You transfer cash, securities or other assets into a charitable remainder annuity trust. It pays a <b>fixed dollar amount</b> annually to you and the beneficiaries you name.	You contribute cash or securities to a charitable lead trust. While the trust grows, it makes annual payments to CRS for a set time. When the required time ends, the trust assets are paid to your heirs.
HOW IT HELPS CRS	After your lifetime, the gift annuity ends and the remaining principal passes to CRS to provide for the poor in the countries we serve.	When the unitrust payments end, the remaining unitrust funds are transferred to CRS to serve the most vulnerable men, women and children in the world.	When the annuity trust ends, the remaining funds are transferred to give hope to people in need overseas.	Your charitable lead trust provides CRS with a reliable annual income stream that we can immediately put to work to ease the suffering of some of the world's poorest people.
HOW IT BENEFITS YOU	In addition to <b>tax-free income</b> , you will be entitled to an income tax deduction for a portion of the value of your gift annuity.	Appreciated assets transferred to a unitrust avoid capital gains tax. You are also entitled to a charitable income tax deduction. No investment taxes are levied on the annual earnings of a unitrust.	Appreciated assets transferred to an annuity trust avoid capital gains tax. You are entitled to an income tax deduction. No investment taxes are levied on annual earnings of an annuity trust.	A charitable lead trust can greatly reduce gift and estate taxes. Appreciation accumulating during the life of the trust goes to your heirs tax free.

## INCOME GIFTS



Photo by David Snyder/CRS

*Whoever sows bountifully will also reap bountifully*

- 2 Corinthians 9:6

## Gifts from Donors like you

make much of the lifesaving work of Catholic Relief Services possible. Each gift is your personal expression of compassion for the world's poorest and most vulnerable people. Individual decisions about giving often begin with these questions:

- What assets can I use to make a gift?
- How much can I give?
- Shall I give now or later?
- Will I need help from CRS to make my gift?
- What are my options?

This brochure helps you answer these questions. Once your gift ideas begin to take shape, new questions about details are sure to follow, so please feel free to contact us. We're ready to help:

 CRS Planned Giving  
228 West Lexington Street  
Baltimore, Maryland 21201-3443

 [crs.org/planned-giving](http://crs.org/planned-giving)

 [plannedgiving@crs.org](mailto:plannedgiving@crs.org)

 800-235-2772; at the prompt, dial extension 7262



Catholic Relief Services is the official international humanitarian agency of the Catholic community in the United States. We ease suffering and provide assistance to people in need in more than 100 countries, without regard to race, religion or nationality.

228 West Lexington Street | Baltimore, MD 21201-3443  
800-235-2772 | [crs.org](http://crs.org) | [crsespanol.org](http://crsespanol.org)

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the  
benefits  
of giving

You have many ways  
to be a part of the  
lifesaving work of  
Catholic Relief Services



	CASH	PUBLICLY TRADED SECURITIES	REAL ESTATE	IRA ROLLOVER
HOW IT WORKS	Make your cash gift with a check, wire transfer or a credit card.	You complete your gift of securities when you or your agent transfers your gift of stocks, bonds or mutual fund shares to a CRS securities account.	CRS reviews your real estate to determine if we can manage it during its period of CRS ownership. If accepted, you deed the real estate to CRS and it is placed on the market.	You instruct the plan provider of your IRA account to make a qualified charitable distribution directly to CRS.
HOW IT HELPS CRS	CRS can immediately use the funds to serve poor and vulnerable people overseas.	CRS promptly sells your gift of securities, making the full market value of your gift readily available to CRS.	Real estate takes time to sell for its market value. Typically sale proceeds will be substantial and will significantly affect the work of CRS.	Funds are immediately available to CRS for use serving the poor and vulnerable in our overseas operations.
HOW IT BENEFITS YOU	You are entitled to an <b>income tax deduction</b> for your entire contribution.	You are entitled to an income tax deduction for the full market value of your gift if you have owned the securities for more than 12 months. You also <b>avoid paying tax on capital gains</b> .	You are entitled to an income tax deduction for the full appraised value of your real estate gift. In addition, you avoid paying a tax on capital gains, which you would owe if you sold the property.	You avoid increases to your taxable income and potential changes to your tax bracket.

## OUTRIGHT GIFTS

	BEQUEST	RETIREMENT PLAN	LIFE INSURANCE	FINANCIAL ACCOUNTS	DONOR ADVISED FUND
HOW IT WORKS	You provide for the future work of CRS when you include a bequest provision in your <b>will or trust</b> . You are free to remove or change your bequest provision at any time.	You name CRS as a <b>beneficiary</b> of your IRA or other type of <b>qualified retirement plan</b> . You can continue to manage your investments and withdrawals as you choose.	You provide a future gift for CRS by naming CRS as the beneficiary of a policy insuring your life.	You name CRS as a beneficiary of your money market funds, CDs or savings accounts. During your lifetime, you can continue to manage these investment accounts.	You contribute assets to a donor advised fund managed by a non-profit organization. They reinvest your gift, making distributions each year to charities you recommend.
HOW IT HELPS CRS	After your lifetime, CRS receives your bequest gift and applies it to our lifesaving work.	After your lifetime, the remainder of your retirement plan passes to CRS to help desperately poor members of our global family.	At your death, CRS uses the insurance proceeds to care for impoverished and disadvantaged people overseas.	After your lifetime, these investment accounts pass directly and promptly to CRS so we may continue to ease suffering across the globe.	Funds distributed from your donor advised fund to CRS in your name allow us to immediately put your dollars to work to make a lifesaving difference.
HOW IT BENEFITS YOU	Your bequest is available to CRS in its entirety, free of income tax, capital gains tax and <b>estate taxes</b> .	Your estate avoids income and estate taxes on the retirement funds you leave for CRS.	The proceeds paid to CRS are free of <b>federal estate tax</b> . If you would like to take a tax deduction for your premium payments, you must first name CRS as the owner of the policy.	Funds from these investments pass in their entirety to CRS and are not subject to estate taxes.	Gifts to a donor advised fund entitle you to an income tax deduction. You also avoid capital gains tax on appreciated assets you contribute. Your fund's investment gains accumulate tax free.

## LEGACY GIFTS



**Your Gift** allows us to help those who can't help themselves.

2015 CRS Annual Operating Expenses



7% Fundraising, Awareness, Management and General Expenses



To learn more about Catholic Relief Services and our work, visit [crs.org](http://crs.org) or [crsespanol.org](http://crsespanol.org)