



Ways to Make Charitable Gifts

What is a planned gift?

A planned gift is any gift that you plan to make to a charity in the future. These gifts help to support and sustain the charity's mission when you are gone. They continue the work you started in your lifetime.

What types of gifts can I make?

Most gifts fall into one of the following categories:

Gifts of Cash – Cash gifts may be pledged over a period of time. These gifts provide some immediate support of AITC and an income tax deduction of face value for you.

Gifts of Securities – Gifts of appreciated stocks or bonds allow you potentially major savings on taxation of capital gains. Gifts of securities, with certain limitations, are deductible at full fair market value up to 30% of your adjusted gross income with a five-year carry-over option.

Gifts of Personal or Real Estate Property – Gifts of personal property or real estate provide you both a tax deduction, avoidance of tax on any capital gains from a sale and possibly a reduction in estate taxes.

Gifts of Life Insurance – Gifts of insurance policies allow you to gain immediate and, perhaps, subsequent tax deductions. You may support AITC by either transferring the policy ownership or by naming AITC as a beneficiary.

How do I make a gift?

Once you have decided to make a charitable gift, contact your financial advisor, attorney and/or accountant so they can help you with the financial and legal details. Each gift method has opportunities to support AITC and tax advantages for you. To make the best decision for you and your family, you need to understand the advantages of each option.

The Virginia Farm Bureau offers its members estate planning services. For more information or to schedule a meeting with a financial planner, contact your local Farm Bureau office or find an agent here: <http://www.vfbinsurance.com/> .

If you would like to meet with an AITC staff member to discuss planned giving, contact Director of Development Kelly Pious (804-290-1144 or kelly.pious@vafb.com.) or Executive Director Karen Davis (804-290-1142 or karen.davis@vafb.com).