

*Charitable Remainder Trusts* – The charitable remainder trust is a popular plan of the financial and estate planning flexibility it offers. A donor can transfer property under a trust agreement that specifies how trust income and principal are to be distributed, and the trust may be created to become effective during life or at death. Financial advisors can advise donors on the multiple options and forms qualifying for special tax consideration.

*Gifts Under Your Will* – Gifts under wills have become an important part of the American philanthropic tradition because they enable individuals to make significant gifts that they may not have been able to make during life. Charitable bequests can take various forms: specific, general, residual, contingent. These may provide for unrestricted support of the church or restricted support for a specific purpose.

*Life Insurance* – Life insurance itself can be a direct funding medium of a gift, permitting the donor to make a substantial gift for a relatively modest annual outlay.