



Planned Giving Options

Planned gifts are some of the most impactful donations nonprofits receive. According to DonorSearch, charitable bequests can be nearly **three times larger** than a donor's lifetime giving. There is tremendous opportunity for Arrupe to grow current and future support by encouraging donors to consider a planned gift.

A wide variety of giving vehicles fall under the category of planned giving. Using one of these options affords donors an opportunity to make a more significant gift than possible with discretionary income. A planned gift can be actionable during a donor's lifetime and/or at their passing as part of their estate plan. Many of these giving vehicles also provide a means to lower tax liability.

The most commonly used planned gifts include bequests, appreciated securities, life insurance, and real estate. ***Donors are strongly encouraged to consult with their financial advisor or attorney when considering any planned gift.*** This advice is especially critical when employing more complicated planned giving vehicles like trusts or annuities.

Gifts of Securities

Gifts of stocks, bonds or mutual funds are encouraged when supporters have the desire to make a charitable gift and avoid capital gains tax. Donors should contact the Arrupe Philanthropy office [CB4] for delivery details to share with your brokerage provider. Click [HERE](#) for more information.

Gift Timing: Immediate

Direct Charitable Distribution from a Retirement Account

Benefactors over the age of 72 ½ can make charitable gifts using funds from tax-deferred individual retirement accounts (IRAs). Donors may use this strategy to satisfy part, or all, of their required minimum distribution (RMD) up to \$100,000 to make a qualified charitable gift (QCD). Click [HERE](#) for more information.

Gift Timing: Immediate

Donor Bonds

Donors looking to diversify their investments while helping Arrupe, can explore a tax-exempt donor bond. The bond can be used immediately by Arrupe to finance construction, earning interest for the donor at a predetermined, mutually agreed upon rate. The donor's cash pledge (typically equivalent to the bond amount) would be used to pay down the loan. Contact Arrupe Trustee Walt Coughlin at Walt@coughlinandcompany.com for more information.

Gift Timing: Immediate

Bequests

From a will or living trust. For further details, click [HERE](#).

Gift Timing: Deferred

Retirement Plan Beneficiary

When transferred to others, IRAs are subject to significant taxes. However, gifting an IRA to Arrupe is tax-free. More information can be found [HERE](#).

Gift Timing: Deferred

Bank Account

The remaining balance of a bank account can be transferred to Arrupe tax-free. Click [HERE](#) for [details](#).

Gift Timing: Deferred

Life Insurance

By making Arrupe the owner or beneficiary of a policy, the premium payments a donor continues to make are tax-deductible. Other tax benefits can be realized when the policy is transferred. There are a variety of ways to set this up. For more information, click [HERE](#).

Gift Timing: Flexible

Charitable Trusts

There are several kinds of charitable trusts that can be created to benefit Arrupe, a donor and their beneficiaries. Donors should contact their financial advisor to discuss what vehicle works best to achieve their philanthropic goals. Examples:

- Charitable Remainder Trust
- Charitable Lead Trust

Gift Timing: Flexible

Real Estate

Arrupe receives the proceeds from the sale of real estate at a donor's passing (or now!). Donors should consult with a real estate broker or estate attorney to learn more. The tax deduction is equal to the full market value with no tax on any capital gains. Click [HERE](#) for more information.

Gift Timing: Flexible

Want to dig deeper? Check out this [resource](#) from PlannedGiving.com (*please note this was created in 2010; we highly recommend discussing the tax implications with your financial advisor, attorney or accountant*).

For more information, contact Director of Philanthropy, Liz Cole, at 720.726.3440 or lcole@arrupejesuit.com.