Estate Giving Opportunities
LEAVE A LASTING legacy WITH PCRF.

Bequest in a Will
A gift made by naming PCRF in will.

**Tax benefits**
Estate tax deduction for the value of your bequest to PCRF.

**Other benefits**
Gives flexibility in providing for family needs first.

Bequest in Revocable Living Trust
A trust established during your lifetime. A will must be created first, then this trust.

**Tax benefits**
Savings in estate taxes if PCRF is named as a beneficiary within the trust.

**Other benefits**
This trust avoids probate and can be changed at any time.

Retirement Plan Gift
A gift made by naming PCRF as a beneficiary after death. (plans such as IRA, 401K, 403B, etc.).

**Tax benefits**
Can provide significant reductions in income and estate taxes.

**Other benefits**
Can help preserve the value of your estate and can reduce income and estate taxes providing a greater benefit to your heirs.

Charitable Gift Annuity
A contract whereby PCRF agrees to pay one or two persons a fixed percentage (based on age of donor and/or beneficiaries) of the value of the gift for their lifetime.

**Tax benefits**
Immediate charitable income tax deduction with capital gains spread out over life expectancy of beneficiaries.

**Other benefits**
Guaranteed income for life for you and/or beneficiaries. The CGA is backed by PCRF’s assets.

Charitable Remainder Annuity Trust (CRAT)
A trust that pays a fixed income to you or those you name for life or term of years.

**Tax benefits**
Charitable income tax deduction, avoids capital gains tax, and possible estate tax deduction depending on size of estate.

**Other benefits**
You direct remainder value of trust to PCRF. Provides fixed annual income for you and/or beneficiaries.

Charitable Remainder Unitrust (CRUT)
a trust that pays a fixed percentage to you or those you name for life or term of years.

**Tax benefits**
Charitable income tax deduction, avoids capital gains, and possible estate tax deduction depending on size of estate.

**Other benefits**
You direct remainder value of trust to PCRF. Provides variable annual income for you and/or beneficiaries.

Charitable Lead Trust
A trust that pays PCRF an income for a period of years before you or heir(s) receive the trust remainder.

**Tax benefits**
Income tax savings for value of payments made to PCRF.

**Other benefits**
Allows you to pass assets to heirs avoiding estate and gift taxes.

Life Insurance
A gift of an old or new policy with PCRF named as beneficiary and owner.

**Tax benefits**
Immediate income tax deduction for gift’s value, plus possible estate tax savings.

**Other benefits**
Provides a way to make a significant gift with little expenditure (also known as leveraging gift).

Retained Life Estate
A gift of real property that allows you to continue to use the property during your lifetime.

**Tax benefits**
Immediate income tax deduction for the charitable value of the gift, plus no capital gains tax on transfer.

**Other benefits**
Allows you to continue to live in your home and still receive charitable deduction.