



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.