



Cardiovascular Disease®
FOUNDATION

Your connection to prevention, wellness, and education



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Programs & Services

Healthy Habits, Healthy Kidssm

Healthy Heart Nutrition Programsm

James G. Murray Access
to Care Program

Health Screenings

Educational Lectures

Walk For Life® & Free Health Fair

Volunteer Internships

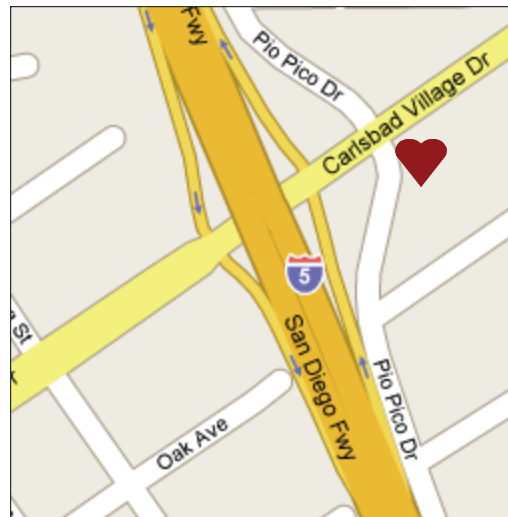
Walking Group

***The Cardiovascular Disease
Foundation is a
non-profit 501 (c)(3)
charitable organization.***

***Our mission is to improve the
quality of life by promoting
cardiovascular health through
prevention, wellness,
and education.***

Our tax ID number is 05-0536041

*Hope
Trust
Health
Knowledge
Community*



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Toll Free: 888-249-9575
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Planned Giving and You

*Learn how you can
financially secure your
future and create a
legacy for your
loved ones*



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What is Charitable Gift Planning?

Charitable gift planning or “planned giving” is a way to give a gift to a charitable organization without impacting your day to day finances. This type of gift gets its name because it requires advanced planning. Planned gifts are a popular option because whether a donor uses cash or other assets, such as real estate or artwork, they provide valuable tax benefits and/or income for life for the donor. This makes this type of charitable giving very attractive to both the donor and their charity.

Benefits of Planned Gifts

- **Avoid capital gains tax**
- **Reduce the donor's income tax**
- **Make significant donations to your favorite charity**
- **Pass assets to family at a reduced tax cost**
- **Increase current income for the donor or others**

With the assistance of our financial advisor, anyone can plan a gift to the Cardiovascular Disease Foundation to meet his or her charitable and financial goals. Planned gifts include bequests, trusts, real estate, securities, life insurance, and contracts between a donor and a charity.

Basic Descriptions of the Most Popular Types of Planned Gifts

Bequest - A donor leaves assets to a charity through their will or living trust. The donor's estate will receive a charitable estate tax deduction at their death, when the gift is made to charity.

Gift Annuity - A contract between a charity and a donor. In return for a donation of cash or assets, the charity agrees to pay a fixed payment for life to the donor or to a friend or family member of the donor's choosing. The donor can also claim a charitable tax deduction. If a donor funds a gift annuity with long-term capital gain property, the donor has to report only some of the gain, and may be able to report it in installments over several years. Income from a gift annuity can be deferred for a period of years. Deferred gift annuities are often set up by young donors to supplement retirement income.

Charitable Remainder Trust - A trust makes payments, either a fixed amount (annuity trust) or a percentage of trust principal (unitrust), to whomever the donor chooses to receive income. The donor may claim a charitable income tax deduction and may not have to pay any capital gains tax if the gift is of appreciated property. At the end of the trust term, the charity receives the amount left in the trust. Charitable remainder unitrusts provide flexibility in the distribution of income and can be helpful in retirement planning.

Please call Malinda or Tamara toll free at 888-249-9575 or engerer@cvdf.org if you are interested in making a planned gift or if you'd like a list of the total tax deductions for charitable giving.

Charitable Lead Trust - A trust makes payments, either a fixed amount (annuity trust) or a percentage of trust principal (unitrust), to charity during its term. At the end of the trust term, the principal can go back to the donor (a grantor lead trust) or to heirs named by the donor (a non-grantor lead trust). The donor may claim a charitable income tax deduction for funding a grantor lead trust or a charitable gift tax deduction for funding a non-grantor lead trust. Since lead trusts are typically used to pass assets to heirs, non-grantor lead trusts are far more common than grantor lead trusts.

Retained Life Estate - A donor gifts their personal residence or farm to charity and retains the right to live there for the remainder of their life. The donor receives an immediate income tax deduction for the gift. At the donor's death, the charity can use or sell the property.