

CHOOSE THE OPTION THAT MATCHES YOUR GOAL: *Always seek counsel from a professional advisor(s) on the best plan for your individual situation*

YOUR GIFT	Outright gift of securities	Bequest	Gift of retirement assets	Gifts of real estate	Gift of life insurance	Charitable remainder trust	Charitable gift annuity
YOUR GOAL	Avoid tax on capital gains	Defer a gift until after your lifetime	Avoid the twofold taxation on IRAs or other employee benefit plans	Make a gift of property no longer needed and generate an income tax deduction	Make a large gift with little cost to yourself	Secure a fixed and often increased income, or create a hedge against inflation	Supplement income with steady payments that are partially tax-free
HOW TO MAKE THE GIFT	Contribute long-term appreciated stock or other securities	Name OLS in your will or living trust <i>I give to Our Lady of Sorrows, Farmington, Michigan, the sum of \$_____ or _____ percent, residue and remainder of my estate for its general purposes</i>	Name OLS as the beneficiary of the remainder of the assets after your lifetime	Donate property to OLS	Change ownership on a life insurance policy you no longer need	Create a trust that pays income annually; principal is retained for charitable organization	Establish a charitable gift annuity contract with us that pays a set amount for life
YOUR BENEFITS	<ul style="list-style-type: none"> • immediate charitable deduction • avoidance of capital gains tax 	<ul style="list-style-type: none"> • donation exempt from federal estate tax • control of your assets for your lifetime 	<ul style="list-style-type: none"> • allows you to make the gift from the most highly taxed assets, leaving better assets for family 	<ul style="list-style-type: none"> • immediate income tax deduction • reduction or elimination of capital gains tax 	<ul style="list-style-type: none"> • possible future deductions through gifts to pay policy premium 	<ul style="list-style-type: none"> • variable or fixed income for life • immediate income tax charitable deduction 	<ul style="list-style-type: none"> • current and future savings on income taxes • fixed payments for life for one or two individuals