

GIVING OPTIONS

WAYS TO ASSURE JEWISH TOMORROWS

Have you considered making a lasting gift to Congregation Agudath Sholom (CAS)?

The goal of legacy giving is to help you plan your estate and charitable giving in a way that benefits you, your family and charity. There are many ways you can make these planned gifts and enjoy tax and income benefits.

Your Goal	How it Works	Your Benefits	Your Gift
<ul style="list-style-type: none"> • Maintain control of your assets during life • Make a gift to the organizations you value 	You designate CAS as the beneficiary of an amount or percentage of your estate by will, trust or other instrument.	<ul style="list-style-type: none"> • Estate tax charitable deduction • Life use and ownership of your property 	BEQUEST
<ul style="list-style-type: none"> • Guarantee a specific gift amount • Reduce cash outlay supporting larger future gift 	Purchase a new policy and name desired organization as owner or as beneficiary of an existing policy.	<ul style="list-style-type: none"> • Charitable deduction for premiums donated • Make larger gift than you thought possible 	LIFE INSURANCE
<ul style="list-style-type: none"> • Make a gift to charity at your death • Name UJF and/or designated organizations a beneficiary 	You complete a change of beneficiary form, no cost involved.	<ul style="list-style-type: none"> • Estate tax charitable deduction • Lifetime use of asset/income • Avoid or reduce income taxed to heirs 	IRA OR PENSION PLAN
<ul style="list-style-type: none"> • Transfer appreciated property avoiding capital gains tax • Regular income for life or a term of years • Receive the benefit of tax savings from a charitable deduction 	You transfer case of appreciated property to fund a charitable trust. The trust provides you or family members with income for life or a term of years.	<ul style="list-style-type: none"> • Charitable deduction • Income for life or a term of years • Possible income growth over time • Avoidance of capital gains tax 	CHARITABLE REMAINDER TRUST (CRT)
<ul style="list-style-type: none"> • Transfer appreciated property avoiding capital gains tax • Income to charity for life or term • Avoid substantial gift or estate tax • Reduce transfer cost to heirs 	You transfer cash or property to fund a lead trust that makes gifts to CAS for a number of years. You may receive a charitable deduction. When the trust term ends, your family receives the remainder interest at substantial tax savings.	<ul style="list-style-type: none"> • Gift or estate tax deduction • Asset and appreciation passes to family at a reduced transfer cost 	CHARITABLE LEAD TRUST (CLT)
<ul style="list-style-type: none"> • Remain in your home for life • Receive a current charitable income tax donation 	You gift property to CAS but retain the right to use the property during your life. You pay maintenance, insurance and property taxes.	<ul style="list-style-type: none"> • Charitable deduction • Lifetime use of property 	LIFE ESTATE RESERVED

For more information, please contact:

Congregation Agudath Sholom
301 Strawberry Hill Ave
Stamford, CT 06902
rabbicohen@cas-stamford.org



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