

Ways to give:

Gift of Stocks

Giving long-term (one year or longer) appreciated stock(s) offers you a twofold tax savings. First, you avoid paying any capital gains tax on the increase value of your stock. In addition, you receive a tax deduction for the full market value of the stock on the date of the gift.

Gift of Life Insurance

If you own a life insurance policy that is no longer needed, consider it as the perfect charitable gift. You can easily name HSI as beneficiary and owner of the policy. This will qualify you for a charitable deduction for the cash value of the policy. In addition, any premiums still made by you after naming HSI as beneficiary are tax deductible each year.

Gift of Real Estate

A residence, vacation home, acreage, farm or vacant lot may have appreciated in value through the years and its sale would result in a sizable capital gains tax. If given to HSI, you avoid the tax and, at the time of the sale realize a charitable deduction for the full fair market value of the real estate.

Charitable Gift Annuity

A Charitable Gift Annuity (CGA) is one of the oldest and most reliable tools available for people who want to make a major gift and still provide for their own future. A charitable annuity is a contract in which you exchange a gift of cash or securities for a fixed income for the rest of your life. The amount of the annuity payments depends on the size of your gift and your age (the annuitant must be 60 years old or older and make a minimum gift of \$10,000). In addition, a portion of your gift qualifies for a charitable tax deduction. At the end of your lifetime, the remaining portion of annuity becomes part of HSI endowment.

Charitable Remainder Trusts

A Charitable Remainder Trust is when you irrevocably place cash, securities or other property, but keep a specified income-usually for life. When the trusts ends, the property in the trust would pass to HSI, much as if you left it in a will. But because you chose to "accelerate" your bequest by means of a trust, you are entitled to a substantial income tax deduction.



To receive more detailed information about the gift plans described here, please contact HSI's Development Office at 651-251-5079.

We would be happy to meet with you and your financial advisor to discuss these gift opportunities in greater detail. All inquiries will be held in the strictest confidence.