

<i><b>Your Goal</b></i>	<i><b>Type of Gift</b></i>	<i><b>How to Give</b></i>	<i><b>Your Incentive &amp; Advantages</b></i>
Make a quick gift	Outright gift	Donate cash, securities or other personal property	Income tax deduction; avoid long-term capital gains tax; reduce estate tax liability
Give your personal residence but reserve tenancy	Retained life estate	Deed ownership to Youth In Need but retain life tenancy	Charitable income tax deduction and lifetime residency
Give a gift only after your lifetime	Bequest	Leave a charitable gift in your Will	Estate tax deduction for value of gift
<b>Avoid double taxation on retirement assets*</b>	<b>Gift of qualified retirement plans, including IRAs</b>	<b>Name charity as beneficiary of 100% of the balance</b>	<b>Avoid deferred income tax and estate tax</b>
Avoid capital gain tax on the sale of residence or other real estate	Real estate gift	Donate the residence or real estate to Youth In Need or sell at bargain price	Immediate income tax deduction; avoid capital gain tax
Make a meaningful gift at little cost to yourself	Life insurance gift	Designate Youth In Need as owner and beneficiary	Immediate income tax deduction
Make a gift that provides income without the legal fees of trusts	Pooled income fund	Make a contribution to a pooled income fund	Income for life and partial tax deduction in the year the gift is made
Make a gift that can be revoked during your lifetime	Living trust	Name Youth In Need as beneficiary of assets listed in a living trust	Control of assets and trust during your lifetime; possible estate tax savings
Secure a fixed income	Charitable Remainder Annuity Trust	Create a charitable trust that provides you with a fixed income	Immediate income tax deduction; fixed income for life; avoid capital gains
Create long-term hedge over inflation	Charitable Remainder Unitrust	Create a trust that provides percentage of assets of trust, valued annually	Immediate income tax deduction; annual income for life; avoid capital gains tax
Give income to charity but retain principal heirs	Charitable Lead Trust	Create a Charitable Lead Trust	Income deduction for income donation; federal estate tax savings

\*Consider taking advantage of the Pension Protection Act of 2006 and make a gift of a qualified charitable distribution from your IRA directly to Youth In Need. If you are 70½ or older by the date of the contribution, you may transfer up to \$100,000 per year in 2006 and 2007 directly from an IRA to Youth In Need. This gift will count toward your required annual IRA distribution and will not be counted as gross income, allowing you to avoid the tax that would ordinarily have been on a IRA income distribution. Donors to whom the new IRA rollover will likely appeal include those who are already giving at their 50 percent deduction limit, those whose income level causes the phase-out of their exemptions, those who do not itemize their deductions, and those for whom additional income will cause more of their Social Security income to be taxed.