

A GIFT TAILORED TO YOUR NEEDS

Your donation can benefit both you and the Orthopaedic Foot & Ankle Foundation when you choose a gift that complements your stage of life, finances, and tax considerations. Use the chart below to explore various gift plans and find the one that best fits your needs. Contact the Foundation office at foundation@aofas.org or call 800-235-4855 with questions.

TYPE OF GIFT	SUITABLE IF YOU ARE:	YOUR BENEFITS	FOUNDATION BENEFITS
Cash (outright gift)	Any age and any income/estate level	Income tax deduction	Immediate use for Foundation needs
Direct gift from IRA	Account holder is age 70 1/2 or older as of date of distribution (distribution cannot exceed \$100,000 per year)	Excludes the IRA distribution from income, which lowers a taxpayer's adjusted gross income (which can have several indirect tax benefits, including avoiding the 3.8% Medicare tax on investment income)	Immediate use of IRA distribution for Foundation needs
Long-term appreciated securities (outright gift)	Any age and any income/estate level	Income tax deduction; avoidance of capital gains tax	Immediate use of income or sale proceeds
Life insurance policy	Any age and any income/estate level	Current and possible future income tax deductions	Ultimate use of policy proceeds
Bequest (through your will)	Any age and any income/estate level	Estate tax savings	Ultimate use of gift
Charitable gift annuity*	Over age 60 and retired, with a modest income/estate	Fixed lifetime payments (partially tax-exempt); estate and income tax savings	Ultimate use of gift
Deferred payment of gift annuity*	Age 40-60 and employed, with a moderate income/estate	Supplemental retirement plan; estate and income tax savings	Ultimate use of gift
Charitable remainder annuity trust	Over age 60 and retired, with a high income and sizable estate	Fixed lifetime income; estate and income tax savings	Ultimate use of gift
Charitable remainder unitrust	Age 60-75 and retired, with a high income and sizable estate	Variable lifetime income as inflation hedge; estate and income tax savings	Ultimate use of gift
Unitrust with term of 20 years	Over age 80 and retired, with a potentially taxable estate	Income for self now and beneficiaries later; estate and income tax savings	Ultimate use of gift
Wealth replacement trust	Wealthy individual (facing possible estate taxes) who wants to benefit the Foundation, but not at the expense of your descendants	Provides income stream that can be utilized to fund an insurance policy on your life which will pass to your children free of estate tax and income tax	Ultimate use of property transferred to trust
Charitable lead trust	Over age 60 and retired, with a high income and large estate	Ability to pass property to others with reduced gift and estate taxes	Use of income for term of trust
Gift of home, retaining life use	Over age 70 and retired, with modest income/estate	Income tax deduction; retained use of home; estate tax savings	Ultimate use of property or its sale proceeds

* Not available in some U.S. states or from some organizations