



SUMMARY OF VARIOUS TYPES OF PLANNED GIFTS AND THEIR ADVANTAGES

Nature of Gift	Benefits for the Ecomuseum	Benefits for the Donor	Type of Donation
Gifts of publicly listed securities	<ul style="list-style-type: none"> • Immediate use • Liquid • Little risk • Generally simple and low cost to implement 	<ul style="list-style-type: none"> • Donation receipt for the fair market value • No capital gains tax • Satisfaction of seeing gift at work today 	<ul style="list-style-type: none"> • Stocks • Bonds • Mutual fund units • Employee stock option shares
Life insurance policy (charity named as owner and irrevocable beneficiary)	<ul style="list-style-type: none"> • Immediate access to cash value or receipt of life insurance proceeds if policy retained (term policies are often not retained as donor gets older) 	<ul style="list-style-type: none"> • Donation receipt for the fair market value and any future premiums paid • Small current outlay leveraged into larger future gift 	<ul style="list-style-type: none"> • Any whole life policy (participating or universal) • Term policy (personal)
Life insurance policy (charity named as beneficiary but not owner)	<ul style="list-style-type: none"> • Receipt of life insurance proceeds unless donor changes beneficiary designation 	<ul style="list-style-type: none"> • Satisfaction of providing a future gift while retaining full control of policy • Donation receipt to estate for full value of life insurance proceeds 	<ul style="list-style-type: none"> • Any type of life insurance policy
Bequest by Will	<ul style="list-style-type: none"> • Expectancy of future gift provided that bequest wording is not changed 	<ul style="list-style-type: none"> • Satisfaction of providing for future gift while retaining full control of property • Donation receipt to estate for the value of the bequest 	<ul style="list-style-type: none"> • Cash • Securities • Real estate • Personal property

The information contained within this document is informational in nature and must not be interpreted as legal or financial advice. We urge you to seek professional advice from your lawyer, notary, accountant or financial planner.

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