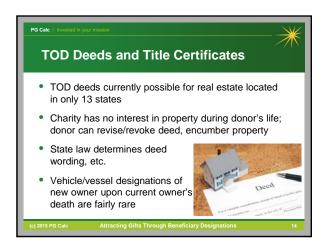


Beneficiary Designation Options POD and TOD accounts TOD deeds and title certificates Insurance products IRAs and qualified retirement plans Donor advised fund recommendations Trust powers of appointment (c) 2015 PG Calc Attracting Gifts Through Beneficiary Designations

POD and TOD Accounts POD applies to bank accounts; certificates of deposit can also be designated for transfer to someone else upon death TOD applies to investment accounts Forms, procedures per financial institution Attracting Gifts Through Beneficiary Designations 13





IRAs and Qualified Retirement Plans

IRAs: traditional, SEP, SIMPLE, inherited, Roth (Roth not a good choice for tax reasons)

Qualified retirement plans: 401(k), 403(b)

Certain other retirement arrangements, e.g., 457(b)

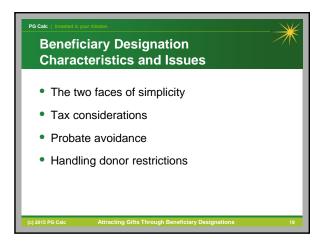
Somewhat distant cousin: HSAs

Forms, procedures per financial institution

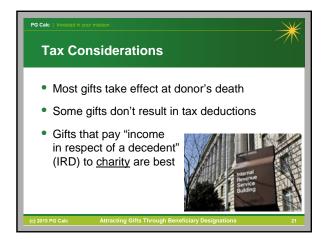
Donor Advised Fund Recommendations

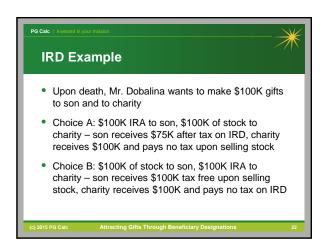
DAF basics: donor, sponsor, fund, advisory rights
Recommendations not binding, can be made by someone other than donor
Distributions while fund exists or when it ends
Forms, procedures per sponsor

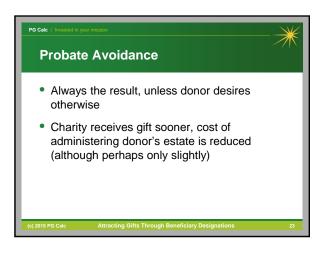


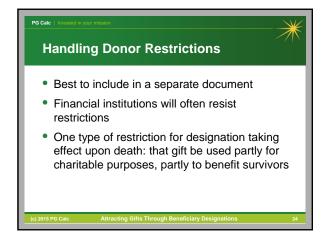


















Recognition and Stewardship (cont.) Recognition activities: public mention, participation in events/programs, mementos, ongoing personal contact Be explicit about anonymity Treat DAF and trust beneficiary designation gifts differently



