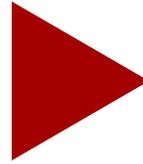


Invest in ASH

Invest in Health



With your help,
we can turn the
tide against big
tobacco.

Planned Giving: A Lasting Statement

Including ASH in your estate planning allows you to leave a legacy for your family and loved ones by helping ASH work toward a world free from the death and disease caused by big tobacco.

There are several planned giving options to help you make a final statement against big tobacco. [Planned giving provides you with a lasting legacy](#), in addition to tax benefits for you or your family members.

Planned gifts may be funded with cash, stock, equity, or property. **Options include:**

Bequest

Leaving a gift to ASH in your will is the most common way ASH supporters build their legacy with ASH. It furthers the work of ASH while providing a tax benefit to your estate.

Charitable Remainder Annuity Trust

For this option, you place a major gift of cash or property into a trust. The trust then pays a fixed amount of income each year to ASH, to you, or to your specified beneficiary until your passing. At that point in time, the remainder of the trust is transferred to ASH. Neither you nor the charity owes taxes on this transfer or upon the appreciation of the asset, thus this option avoids all capital gains taxes. Usually, the trust sells your donated asset and reinvests the proceeds in an income-producing investment. You then receive this income in return for gifting the asset to the charity. This income can be received as either a fixed amount or a percentage of the value of the trust.

Real Estate

You can turn the value of real estate into community good and receive financial and tax benefits with a gift to ASH of real estate. A rental house, vacation home or unimproved land can be gifted to ASH for sale. You avoid capital gains tax and the proceeds from the sale of the property will be used to support our work in the community. A gift of only the 'remainder interest' in your personal residence to ASH while you and your family continue to live in and fully enjoy your home also produces a charitable deduction. This is a retained life estate and works just as well with a farm or vacation home as with your principal residence.

Charitable Gift Annuity

This is a structured way to give to ASH while securing your own future at the same time. When you purchase a gift annuity, you secure immediate tax relief, in addition to a tax-free post-retirement income stream. The way this works is that in return for a lump sum gift contribution, you are guaranteed a steady income for the rest of your life, either immediate or deferred.

Retirement Plan Asset

Retirement plan assets (those in qualified plans and IRAs) are ideal for charitable giving purposes because these assets are often heavily taxed when passed to non-spouse beneficiaries. To make a future gift of retirement plan assets simply requires a designation of ASH as the beneficiary of the plan. Making a present gift of retirement account assets during your lifetime has been permitted under recent law for certain tax years; check with your tax advisor before making a gift of retirement plan assets.

**We would gladly discuss planned giving with you and your financial advisors.
Please call Nichelle Gray at (202) 659 - 4310, Monday through Friday, 9am - 5pm EST.**

Charitable Lead Trust

When giving to ASH and your loved ones, a Charitable Lead Trust permits you to remove assets from your estate and benefit ASH during the trust's term. Assets selected by you are transferred into a trust, which pays ASH an annual amount to accomplish its mission. During its term, the trust can be managed by experienced professionals, which may help your trust investments grow over time. When the trust terminates, either upon your death or after a specified number of years, its final assets are transferred to the family members you designate. Any growth in the trust passes to recipients, often with significant transfer-tax savings. Charitable lead trusts may also be created by will as part of your testamentary planning. Charitable Lead Trusts offer financial benefits by sheltering investment earnings from income tax, too. However, at the time your trust is established, you may owe gift tax on the present value of your gift to the final beneficiary. Charitable Lead Trusts can be arranged to make annual distributions of a fixed percentage of the trust assets or distributions of a fixed dollar amount.

Donor Advised Funds

Give directly from a donor advised fund, listing Action on Smoking and Health as your beneficiary.

Employer Matching

Many employers will match your charitable contribution, doubling your generous contribution and making an even greater impact on our future work. Some companies may even match gifts from retirees, board members, or employees' spouses and dependent children.

Other Workplace Giving

Workplace giving, like United Way, offers a convenient way to support ASH.

Life Insurance

Giving through life insurance is one of the simplest ways to make a significant contribution to ASH and establish your legacy of giving. There are two approaches: you can designate ASH as the primary or secondary beneficiary of either 100% or some percentage of the proceeds from the policy. Or you can transfer ownership of the policy to ASH – either paid in full or for which you continue making premium payments. The transfer of the policy is a present gift for which a charitable tax deduction may be taken, and your continued payment of premiums is each considered charitable contributions, deductible to the full extent of the law.

Charitable Remainder Trust

When planning for the future - for you and your community – giving through a Charitable Remainder Trust allows you to receive income for the rest of your life or a specified term of years, knowing that whatever remains will benefit your selected organization, ASH. You transfer assets into a trust and receive an immediate charitable deduction. The trust distributes regular income payments to you or to designated family members. You may choose to receive a fixed payment or one that changes with the value of the trust assets; payments can begin immediately, or you can defer them to increase your charitable income tax deduction. The amount of the payments and the amount of the charitable tax deduction depends on the age of the recipient and the applicable federal rate for determining the present value of an interest for a term of years. Upon the beneficiary's death or after a defined period of years, the remaining assets in the trust will transfer to ASH.

Stocks and Securities

Shares of appreciated publicly traded stock are an effective way to support ASH and avoid taxation on the gain. We can receive stock gifts directly through your brokerage account; you receive a charitable income tax deduction, usually equivalent to fair market value as determined under IRS guidelines. We will sell the stock immediately and apply the net proceeds toward our mission. ASH will also consider gifts of closely-held business interests such as corporations, limited liability companies, and limited partnerships if an acceptable means of converting the stock into liquid assets can be anticipated within a reasonable time. This may occur through redemption agreements, liquidation or asset transfers. These are complex transactions, so consultation with your tax advisor or planning professional is necessary.

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