



NYRP Guide for Gift Planning

Thank you for your interest in learning more about ways you can include NYRP in your legacy plans. You should always consult your own advisors, but we have put together a menu of choices that may be helpful as you consider your options.

Current Gifts: Donations made today can be used immediately to fund NYRP's current work.

Current Gift Type	How It's Done	Your Advantages
Appreciated Securities or Real Estate	Donate appreciated assets you've owned for more than one year.	Avoid capital gains taxes, and you may also be eligible to receive an income tax deduction if you itemize.
IRA Qualified Charitable Distribution (QCD)	At 70 ½ or over, you may be able to make a qualified charitable distribution directly from your IRA to NYRP.	If you are subject to a required minimum distribution, a QCD can count toward satisfying it, subject to IRS rules.
Charitable Lead Trust	Fund a trust you create that provides gifts to NYRP for a term of years, then pays the remainder to a beneficiary of your choice.	This is a smart way for anyone in high estate and gift tax brackets to pass principal to others with reduced estate or gift taxes.

Deferred Gifts: Many deferred gifts allow you to retain flexibility during your lifetime and may be revocable, depending on the gift arrangement.

Deferred Gift Type	How It's Done	Your Advantages
A gift in your Will or Trust	Through your will or living trust, designate a specific amount, % share or residual of your estate.	It is revocable at any time and allows you to keep assets should you need them during your lifetime.
Retirement Plan	Name NYRP as a beneficiary of a percentage of your retirement plan or IRA.	Eliminates income taxation on distributions after your lifetime. Plus, most plans allow you to update your plan online, without changing your will.
Life Insurance	Name NYRP as a beneficiary of your life insurance.	Provides a generous gift to NYRP in the future.

Life Income Gifts: Ensures you (and even a survivor) have income for life and provides potential tax savings.

Life Income Gift Type	How It's Done	Your Advantages
Charitable Remainder Trust or Charitable Gift Annuity	The trust pays you or other beneficiaries' income for life from assets you place in a trust. NYRP receives the remainder.	You may receive tax benefits and enjoy fixed payments for life.

This information is provided for general educational purposes and is not intended as legal, tax, or financial advice. Donors should consult their own legal, tax, and financial advisors before making a planned gift. Any examples are for illustrative purposes only. Federal and state tax laws are subject to change and may affect individual results.