

Charitable Vehicles

Direct Cash Donation:

When you make a cash donation, you're generally allowed to deduct an amount up to 60% of your Adjusted Gross Income.

Donor-Advised Fund:

A donor-advised fund is a charitable investment account, for the sole purpose of supporting qualified charitable organizations like Astor. When you contribute cash, securities or other assets to a donor-advised fund, you are generally eligible to take an immediate tax deduction.

Those funds are invested for tax-free growth, and you can later direct grants to IRS-qualified public charities like Astor Services. This vehicle is ideal if you want to take a tax deduction now, and fund charities later.

Charitable Lead Trust:

When you make a donation of cash or appreciated securities to a Charitable Lead Trust (CLT), Astor (the income beneficiary) will receive an annual income stream for the duration of the trust's term. At the end of the trust's term, the remaining assets will be paid to the donor of the trust or to a designated beneficiary.

Charitable Remainder Trust:

When you fund a Charitable Remainder Trust (CRT), annual income from the trust is paid to the donor or other beneficiaries until the trust terminates. At the end of the trust's term, the remaining assets (the "remainder") would be distributed to Astor Services.

Private Charitable Foundation:

A private foundation is a wholly distinct, tax-exempt, legal entity governed by its own set of bylaws and articles of incorporation. Charitable Foundations are more complex than Donor-advised Funds or Charitable Trusts, but provide more flexibility and control, and may be appropriate if your financial circumstances warrant.

Build A Legacy: Naming Astor in your Will as a Bequest:

This is the easiest and most common method to provide future support. In order to achieve this goal, you need to name the Astor Services in your Last Will and Testament. You can designate either a specific amount of money, a percentage of your estate, or the remainder of your estate.

For more information, contact:

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Ways to Support Astor

GIVING BACK WHEN PLANNING YOUR FUTURE





It's Easy to Support Astor Services

Make a gift to Astor Services today that will support Astor's mission far into the future.

Donate appreciated securities to avoid paying capital gains and to benefit from a tax deduction:

Appreciated securities include stocks, mutual funds, or Exchange Traded Funds on which there is a significant unrealized capital gain. You may own appreciated securities if you received them as a gift, purchased them over time, or received them from your employer in the form of stock options or Restricted Stock Units (RSUs).

Using appreciated securities is a way to support Astor Services while at the same time avoiding capital gains taxes, and receiving an income tax deduction. If you are thinking about making a major gift to Astor Services using appreciated securities, we recommend you speak with your financial or tax advisor.

Name Astor Services as a partial or full beneficiary on existing or new life insurance policies or annuity:

You can name Astor as a primary or contingent beneficiary of an existing or new Life Insurance Policy or Annuity.

There are three options for a donor:

- 1. Assign ownership of an existing policy** to Astor Services, with Astor named as owner and beneficiary;
- 2. Purchase a new policy,** and name Astor Services as the beneficiary;

- 3. Name Astor Services as beneficiary** on an existing policy. Some life insurance policies expire after a certain number of years (term insurance), while others are designed to last for the donor's entire life (permanent insurance). Depending on which option above you choose, some portion of a gifted life insurance policy may be considered a charitable contribution.

Please note: Changing your beneficiary may require the consent of your spouse. Speak to your insurance agent and tax advisor before making any changes

Make a gift from your IRA or Qualified Retirement Plan:

If you have begun taking Required Minimum Distributions from your IRA, you can instruct the plan administrator to make a direct deposit of up to \$100,000 to Astor Services.

In this scenario, the distribution would not count as gross income and would count towards your minimum distribution requirement. You can also name Astor Services as a partial or full beneficiary of your retirement plan.

