

YOUR GIFT	Bequest	Outright gift of Cash	Outright gift of Securities	Outright gift of Personal Property	Gift of Retirement Assets	Gift of Life Insurance	Charitable Remainder Trust	Charitable Gift Annuity	Charitable Lead Trust
YOUR GOAL	Defer a gift until after your lifetime.	Make a quick and easy gift.	Avoid tax on capital gains.	Share your enjoyment of a collection or other personal item.	Avoid the two-fold taxation on IRAs or other employee benefit plans.	Make a large gift with little cost to yourself.	Secure a fixed and often increased income, or create a hedge against inflation.	Supplement income with steady payments that are partially tax-free.	Reduce gift and estate taxes on assets you pass to children or grandchildren.
HOW TO MAKE THE GIFT	Name us in your will or living trust. (Designate a specific amount, percentage or share of the residue.)	Simply write a check or make a cash donation now.	Contribute long-term appreciated stock or other securities.	Donate tangible personal property related to our tax-exempt function.	Name us as the beneficiary of the remainder of the assets after your lifetime.	Change ownership on a life insurance policy you no longer need.	Create a trust that pays income annually; principle is retained for charitable organization	Establish a charitable gift annuity contract with us and Comerica Legacy Foundation that pays a set amount for life	Create a charitable trust that pays fixed or variable Income to us for a specific term of years; principle is retained for heirs.
YOUR BENEFITS	<ul style="list-style-type: none"> ♦ donation exempt from federal estate tax ♦ control of your assets for the rest of your life 	<ul style="list-style-type: none"> ♦ immediate income tax donation 	<ul style="list-style-type: none"> ♦ immediate charitable deduction ♦ avoidance of capital gains tax 	<ul style="list-style-type: none"> ♦ charitable deduction based on the full fair market value 	<ul style="list-style-type: none"> ♦ allows you to make the gift from the most highly taxed assets, leaving better assets for family 	<ul style="list-style-type: none"> ♦ current income tax deduction ♦ possible future deductions through gifts to pay policy premium 	<ul style="list-style-type: none"> ♦ variable or fixed income for life ♦ immediate income tax charitable deduction 	<ul style="list-style-type: none"> ♦ current and future savings on income taxes ♦ fixed payments for life for one or two individuals 	<ul style="list-style-type: none"> ♦ reduces your taxable estate ♦ property kept by your family, often with reduced gift taxes