

# Give a Little, Gain A Lot – Through Planned Giving

**MetLife**<sup>®</sup>



Sharing your wealth with the community and supporting a cause that you feel strongly about have always been important to you. You might hesitate to make an outright gift, though, because you may need the income generated by your assets to further personal and family financial goals. You might also have reservations about giving away assets, because doing so will reduce the size of your estate that will ultimately go to your heirs.

Preserving wealth through maximizing deductions and maximizing taxable income is a goal shared by many Americans. Unfortunately, the Tax Reform Act of 1986 wiped out many popular tax-planning strategies and, thus, your ability to save on taxes is much more limited today.

There is a planning tool, however, that enables you to make a substantial gift now that will benefit one or more of your favorite charitable causes after death. It is called a Charitable Remainder Trust and it allows you to make a gift of assets to charity while receiving lifetime annual income and immediate tax advantages. By using this tool you can benefit yourself, your family and your community. Isn't it better to give a little....and gain a lot?

## **Split Giving**

There are numerous options available to you in making a charitable gift. You may make a gift of cash, property or even life insurance.

You may make a gift that is split between a charitable and a non-charitable beneficiary. A split gift is distinguished from other types of charitable gifts in that it can provide income advantages for you, your family and the charity. The Charitable Remainder Trust, the Charitable Lead Trust and the Pooled Income Trust provide flexibility in making a gift of this type.

## **Asset Replacement**

Even though your family may receive a variety of current tax and income benefits through split giving, the size of the estate ultimately passing to your heirs may be substantially reduced. Life insurance can be a valuable tool in asset replacement.

The tax savings produced by the charitable deduction and the income generated by the charitable trust can be used to pay premiums on the life insurance policy. The proceeds of the policy can be used to replace the value of the gifted assets. In this way, your estate can be kept intact for the benefit of your family.

## **Planned Giving Can Work For You**

If your goal is to give something back to the community and benefit your family as well, Planned Giving is for you. By sharing your wealth and making a substantial charitable gift, you can make a difference and be remembered for it. Through Planned Giving you can select an intelligent way to make a gift that will accomplish all of your objectives.

### **Planned Giving Will Enable You To:**

- Benefit a religious, social, community or cultural cause that is important to you by making a substantial gift that is receivable after death.
- Save money that would ordinarily go to the government in income, estate and gift taxes and, instead, use those dollars to benefit both you and your family.
- Supplement your pension plan with a steady stream of retirement income.
- Avoid capital gains tax by donating appreciated assets to charity and receive lifetime income benefits for yourself and your family.
- Obtain a substantial federal income tax deduction today.

It is never too late to get started! Contact your Representative today to learn about the details, including the many options available to you through Planned Giving. **GIVE A LITTLE...GAIN A LOT!**

**Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.**

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.

Metropolitan Life Insurance Company  
200 Park Ave  
New York NY 10166