

INSTRUMENT	GOAL					
	Guaranteed fixed income flow for period or life	Tax benefits this year	Tax benefits in future years	Leave a testimony or legacy for others	Unlock assets to use in my lifetime	Protect assets for heirs or others
Annuity trust	X	X	X		X	
Appreciated stocks, mutual funds		X	depends on value, up to 5 years		Possible	
Bequests			X	X		
Cash		X	depends on value, up to 5 years			
Charitable gift annuities	X	X	X		X	
Charitable lead trusts			taxed at trust rate			X
Commodities		X		Possible		
Deferred gift annuities	X	X	X		X	
Demand and promissory notes	X					
Endowments		X	X			
IRA rollover funds		X				
Life insurance beneficiary		X	X	X		
Net income makeup unitrust	variable	X	X		X	
Real estate		X	depends on value, up to 5 years		Possible	
Retirement fund remainders			X	X		X
Tangible personal property		X	depends on value, up to 5 years		Possible	
Unitrust	variable	X	X		X	