

Planned Giving



BEQUESTS

The most common form of planned giving.

Make provisions in your will, designating either a dollar amount or percentage of your estate to APAV.

- Bequests to APAV are entirely free from federal estate tax and the estate and inheritance taxes of most states.
- Bequests should be prepared and executed with your attorney's assistance.

SECURITIES
Appreciated stocks, bonds, closely-held stock in family businesses, & other property.

Value of gift determined by average market value of the stock on the date gift is made.

To identify the best procedure for making such a gift, contact your broker.

LIFE INSURANCE

Assign APAV as a (co-)beneficiary, a secondary, remainder, or residual beneficiary of your life insurance policy. Annual dividends also may be assigned to APAV. When APAV is named as owner of a policy and/or the irrevocable beneficiary, the cash value of the policy may be deducted on your income tax return. The premiums paid there-after also are income tax deductible.



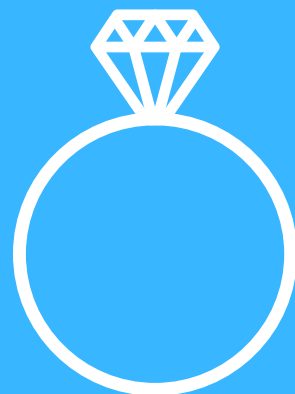
CHARITABLE GIVING THROUGH YOUR IRA

Individuals who are 70.5+ may make direct gifts up to \$100,000 to charities through their IRA.

PROPERTY & REAL ESTATE

Contribute vehicles, jewelry, art, manuscripts, antiques, and similar property. A letter of transmittal, specifying any requirements regarding use, should accompany these gifts. Secure an independent appraisal of the value of your gift for tax purposes.

Gifts of real estate can be contributed as an outright or deferred gift and should include a letter of transmittal with instructions for use.



Please consult with your financial advisor or attorney on the best way to give.