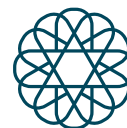


B'nai Jeshurun's Guide for Gift Planning



Thank you for considering including BJ in your legacy plans. Please refer to the chart below as you consider your options in consultation with your advisors.

Current Gifts: Donations made today can be used immediately to help BJ's current work:

Current Gift Type	How It's Done	Your Advantages
Appreciated Securities or Real Estate	Donate appreciated assets you've owned for more than one year	Avoid capital gains taxes. You may also be eligible to receive an income tax deduction if you itemize.
IRA Distribution	At 70½ or over, you can make a gift from your IRA to a qualified charity, such as BJ.	At 73, your gift satisfies all or part of the Required Minimum Distribution from your IRA, reducing your Adjusted Gross Income.
Charitable Lead Trust	Fund a trust you create that provides gifts to BJ for a term of years, then pays the remainder to a beneficiary of your choice.	Donors in high estate and gift tax brackets may pass the principal to others with reduced estate or gift taxes.

Deferred Gifts: Arrange a future donation now and enjoy tremendous flexibility—these gifts don't cost you anything now, and you can change your mind at any time during your lifetime.

Deferred Gift Type	How It's Done	Your Advantages
A Gift in Your Will or Trust	Through your will or living trust, designate a specific amount, percentage, or the residual of your estate.	Revocable at any time, and allows you to keep assets, should you need them, during your lifetime.
Retirement Plan/IRA/ Donor Advised Fund (DAF)	Name BJ as a beneficiary of all or a percentage of your retirement plan, IRA, or DAF	Eliminates income taxation on charitable distributions from your retirement plan and IRA after your lifetime. Plus, most plans allow you to update your beneficiary designation online, without changing your will.
Life Insurance	Name BJ as a beneficiary of your life insurance.	Provides a generous gift to BJ in the future.

Life Income Gifts: Ensures you (and potentially a second person) have income for life, and provides potential tax savings.

Life Income Gift Type	How It's Done	Your Advantages
Charitable Remainder Trust or Charitable Gift Annuity	The trust pays you or other beneficiaries income for life from assets you place in it. BJ receives the remainder. Contact BJ for information about creating a Charitable Gift Annuity.	You may receive tax benefits, and enjoy fixed payments for life.

Is BJ already part of your legacy? Let us know by email: advancement@bj.org. We would be delighted to welcome you as a member of Or Hadash, BJ's Legacy Society. If you wish, you can join anonymously.

The information provided is not intended as legal or tax advice. Please consult your financial or legal advisor. Any figures cited are examples for illustrative purposes only. References to taxes or tax rates include federal taxes only and are subject to change. State laws may further impact your individual results.

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