



VISTA DEL MAR  
CHILD AND FAMILY SERVICES

### **What is Planned Giving?**

A planned gift is any major charitable gift, made during your lifetime and funded at death as part of a donor's overall financial, tax and estate planning.

Sometimes referred to as charitable gift planning, planned giving is defined as a method of supporting Vista Del Mar that enables philanthropic donors to make larger gifts than they could support from their current income alone. Most planned giving techniques provide a life-long income stream to the donor. Many donors use planned gifts as one of their tax and estate planning techniques to provide for Vista Del Mar but also protect family in ways that minimize taxation and maximize benefits to the donor's charity and loved ones.

Current donations or gifts to a charities annual fund or for membership dues are made from a donor's discretionary income, and while they may be budgeted for, they are not considered a planned gift.

Planned Gifts are funded with the use of cash, appreciated securities/stock, real estate, artwork, partnership interests, personal property, life insurance, a retirement plan, etc. The benefits of funding a planned gift can make this type of charitable giving very attractive to both our donor's and Vista Del Mar.

### **Most common planned gifts fall into three categories**

- First, outright gifts that use appreciated assets as a substitute for cash.
- Second, gifts that return income or other financial benefits to the donor in return for the contribution.
- Third, gifts payable upon the donor's death through their estate plan.

**For more information, please contact Jordan Parson at [jparson@dslextreme.com](mailto:jparson@dslextreme.com) or call (805) 496-2348.**