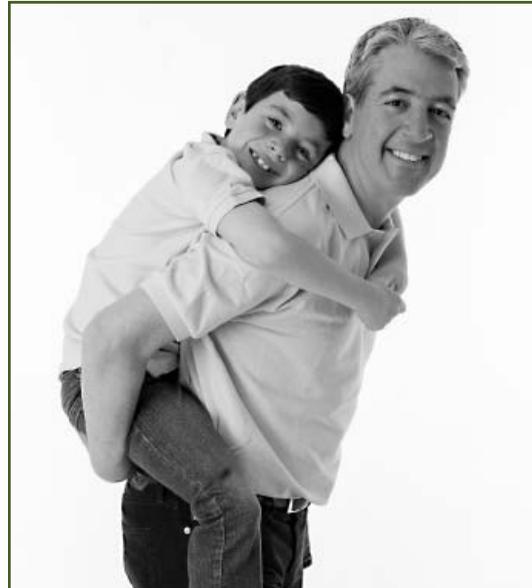


LIFE INSURANCE POLICIES & RETIREMENT PLANS

You can make the Federation the owner and beneficiary of an insurance policy or a beneficiary of your retirement plan at your death.

It is easy to accomplish this objective by asking your life insurance agent or plan administrator for the appropriate forms. (Please note: retirement assets are the most heavily taxed asset at death in your portfolio and make an excellent gift choice.)



Create Your Jewish Legacy

Charitable giving is not only for the wealthy! With a planned gift of any size you can continue to make an important difference in our community.

BEQUESTS

Giving through your estate plan is often easy.

The Federation can be named as a beneficiary in a will or trust, often by simple amendment without the need to redraft the will or trust. You can specify how you would like the Federation to allocate your estate gift. For instance, you could direct that your gift be used to augment the Federation's unrestricted endowment fund, create a named endowment fund in a specific field of interest, or establish a FOREVER or Lion of Judah Endowment fund to perpetuate your annual contribution to the Campaign for Jewish Needs.

Each of these designations enables the Federation to provide support to Jewish people in our community and around the world.



For Further Information

The Federation staff is knowledgeable about the tax-planning options discussed in this brochure and on our web site at www.jewishcleveland.org. We would be pleased to provide you, your attorney, your accountant and/or your tax advisor with additional information and assistance.

**Please contact Alan D. Gross at
216.593.2818,
or toll free at 888.467.1125
agross@jfcleve.org
www.jewishcleveland.org
All inquiries are confidential.**

The Jewish Federation and the people we help are grateful for your support at year-end – and throughout the year. Thank you for your interest.

This material is presented for informative purposes only and should not be construed as legal, tax or financial advice. When considering gift planning strategies and year-end gift opportunities, you should always consult with your own legal, tax or financial advisors.

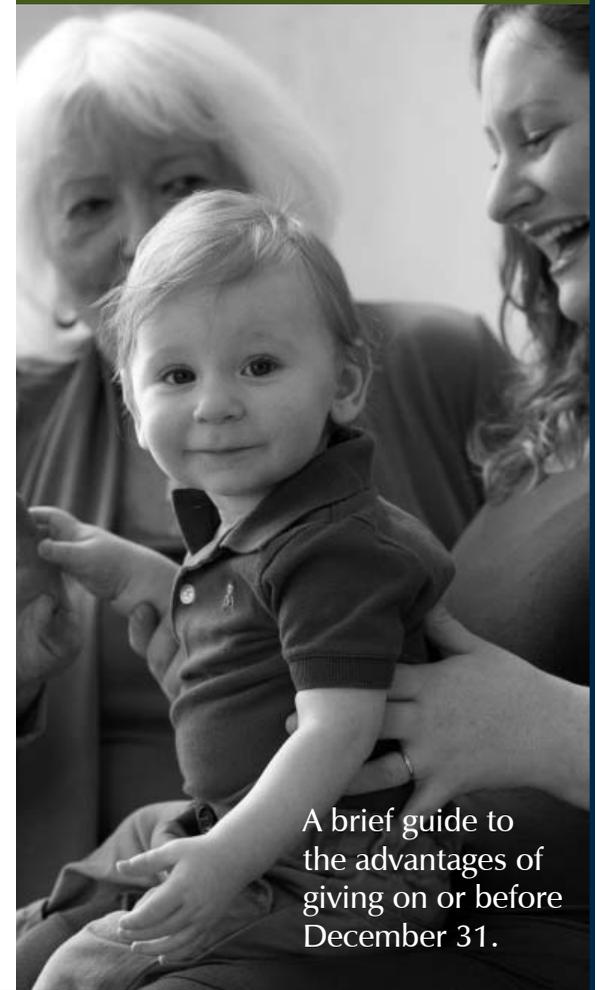


Jewish Federation
OF CLEVELAND



Jewish Federation
OF CLEVELAND

Year-End Charitable Gift Planning Ideas



A brief guide to the advantages of giving on or before December 31.

Year-End Gift Ideas

As you review your year-end tax planning, we hope you will consider making good use of the income tax charitable deduction. Your year-end gift to the Jewish Federation of Cleveland may significantly reduce your income taxes, while providing meaningful support for the people who benefit from the Federation and its programs.

This brochure is a brief introduction to some of the best tax-advantaged methods of giving but we would be pleased to provide you with further information in person or through our website, www.jewishcleveland.org.

GIFTS OF CASH



If you itemize, you can lower your yearly income taxes simply by mailing a check to the Federation by December 31. There is no easier way to garner a year-end charitable deduction and

support the Jewish community at the same time! Make sure your envelope is postmarked by December 31; if it is, your gift will qualify.

Gifts of cash are fully deductible – up to a maximum of 50% of your adjusted gross income. For example, if your adjusted gross income for the current year is \$100,000, up to \$50,000 of charitable gifts may be deducted. Any excess can generally be carried forward and is deductible over as many as five subsequent years.

If your company or firm has a matching gift program, simply enclose the form along with your check, or let us know and we will be happy to follow up.

GIFTS OF STOCK

Making a gift using appreciated stock generally offers a two-fold tax savings. First, because the Federation is a charitable organization, when you make a stock gift, you avoid paying any capital gains tax on the increase in the value of the stock you transfer to the Federation. Second, you may receive an income tax charitable deduction for the full fair market value of the stock at the time of the gift.

Make sure you have owned the stock for more than one year to qualify for these significant tax advantages. And to qualify for a year-end deduction, your gift of stock needs to be delivered to the Federation by December 31. A stock broker or trust officer can arrange to transfer a year-end gift of stock from your account to the Federation.

Gifts of appreciated stock are fully deductible – up to a maximum of 30% of your adjusted gross income. And, as with a gift of cash, any excess can generally be carried forward and is deductible over as many as five subsequent years.

Please note, if you choose to gift mutual fund shares to the Federation, you will receive the same tax advantages as if you donated appreciated stock. However, because of the complexities involved in the transfer of mutual fund shares, we encourage you to begin the transfer process well in advance of December 31.



DONOR ADVISED FUNDS

Do you want to support numerous organizations this year? Is your advisor suggesting you bunch your contributions this year but you don't want to disappoint your favorite charities next year?

You can solve these dilemmas by establishing a donor advised fund at the Federation.

You can create a donor advised fund by making an irrevocable gift of cash, securities or other property to the Federation. You can receive an immediate income tax deduction for the amount of the initial gift and on each subsequent gift to the fund.

The fund is invested and generally no tax is paid on the income generated by the fund. You may make charitable grant recommendations to qualified public charities from both income and principal. If you'd like, you may also include your spouse or children as advisors to the fund.

Additionally, this type of fund may be established with a minimum gift of only \$100. Additional contributions may be made at any time and distributions from the fund may be recommended at any time. The minimum grant recommendation is \$100.



LIFE INCOME GIFTS

A "life income" gift provides annual income for a term of years or for life to you and/or a beneficiary you designate. One of several "life income" gifts may be appropriate for you if you own stocks, bonds or certificates of deposit that are paying little in interest or dividends.

If you have already considered a provision for the Federation in your will or trust, a life income gift often allows you to accomplish your goals during your lifetime, earn a stream of income and receive tax advantages.

Charitable Gift Annuity

Created with a gift to the Federation, it is an agreement with the Federation to pay a specified annuity payment for the lifetime of the donor or donor's designee. A portion of the annuity payment may be tax-free. The combination of a fixed payment of partially tax-free income and the initial charitable deduction makes this arrangement quite attractive. In the year the annuity is created, there may be an immediate tax deduction. (Please note there is a \$5,000 minimum to establish.)

Charitable Remainder Trust

Created with a gift of cash, securities or other property to a trust, it pays a donor or donor's designee an income for a stated period. The principal (the remainder) goes to the Federation at the end of the trust's term of years or upon the beneficiary's death. In the year the trust is created there may be an immediate income tax deduction. (Please note there is a \$100,000 minimum to establish.)

Year-End Philanthropic Planning Can Work for You!

Discover how you can benefit from some of the best tax-advantaged methods of giving at year-end.

(Please print)

NAME _____

ADDRESS _____

TELEPHONE _____

E-MAIL _____

Please return to:

Jewish Federation of Cleveland, Mandel Building, Alan D. Gross, Endowment Director,
25701 Science Park Drive, Cleveland, Ohio 44122-7302

Please contact me about making a year-end gift of:

___ cash ___ stock ___ real estate ___ other

Enclosed is a year-end payment for the 2012 Campaign for Jewish Needs

Enclosed is a pre-payment for the 2013 Campaign for Jewish Needs

I am interested in learning more about:

___ Creating a FOREVER fund to perpetuate my annual Campaign for
Jewish Needs gift

___ Creating a Lion of Judah Endowment

___ Including a provision for the Federation in my will or trust

___ Establishing a donor advised fund

___ I have included the Federation in my estate plan

I have been contributing to the Campaign for Jewish Needs (formerly the Jewish
Welfare Fund Appeal) for: ___ 25 or more years ___ 50 or more years