

LEAVE A LEGACY TO YOUR COMMUNITY

Making a difference is important to you.

Supporting charitable causes you care about is an important part of your life and your core values. What if you could continue to provide donations to those organizations beyond your lifetime? What if you left something meaningful to the charities that have brought meaning to you?

Creating a planned gift to support causes close to your heart can make a great impact in your community. In fact, if everyone in our region left 10% of their will or estate - no matter how big or small - our nonprofit community would have over \$18 million each year in financial resources. Imagine what that could do!



Leave a Legacy with a Planned Gift

An old Chinese Proverb states: “The best time to plant a tree was 20 years ago. The second best time is now.” When you create a planned gift, you plant an investment that will continue to grow over time and will benefit your community for generations. A planned gift is the transfer of assets to a designated nonprofit organization during your lifetime or as part of your will or estate plan.

It's Easy

Planned giving is easy and you don't have to be wealthy to do it. Whether it is naming your favorite charity in your will or trust for a modest amount, a gift of house or property, stocks, or business holdings, there are many options that can be tailored to best fit your needs.

It Can Provide You With Multiple Benefits

A life insurance policy, real estate, stocks, retirement funds, and cash are all assets that can be leveraged in planned gifts. Many gifts provide you with a tax deduction, relief from capital gains, or even provide an income stream for life for yourself or dependents. We can work with you and your professional advisor on the types of gifts that can benefit you most.

It Can Provide Tax Benefits

Depending upon the type of gift, short-term and/or long-term tax benefits may apply. Donors at a variety of income levels can benefit. Be sure to consult with your financial or estate planner for more specifics.

It Can Work with Family Priorities

Planned giving is not an “all or nothing” option. Gifts can exist side-by-side with other beneficiaries and personal priorities.

It Will Be Long Remembered

Most of all, when you leave a legacy to your community through a planned gift, you help ensure that the good work of charitable organizations like ours continues in your name.

The chart below can help you find the type of gift that is right for you. Consult with your financial advisor or estate planner about your planned giving options.

TYPES OF GIFTS AND BENEFITS			
Gift Type	Description	Benefit to Donors	Candidates for this Option
Charitable Remainder Trust	A gift of cash, stock, real estate or complex assets in return for variable payments. Upon passing, remainder is distributed to the charity. Donor can make additional contributions over time.	Annual income that can adjust over time; May avoid capital gains taxes on appreciated assets. Income tax charitable deduction in year of gift.	Good for real estate and complex or appreciated assets.
Retained Life Estate	A gift of house and/or property.	Income tax charitable deduction in year of gift Donor can continue to live in or use property.	Older donors who own their own homes (including vacation homes).
Bequest	Gift of any amount through a will, trust, life insurance policy or IRA.	Estate tax benefits.	Donors of any age or income level.
Life Insurance	Gift can be made of existing policies or donor may take out new policy to benefit charity.	May provide a current income tax deduction and estate tax deduction.	Donors at any age or income level.

**Some legal fees may be incurred*