



# PLANNED GIVING

How do you want to be remembered? What type of impact do you want to have on the causes that matter to you? How will you leave your mark on the community? As you make plans for the future, these are important questions to consider. And if you are like many in our community, developing a planned gift may be part of your response.

Planned giving offers you a way to make a gift to the **Community Giving Foundation** during or after your lifetime. These gifts are created to help you meet your personal, philanthropic, financial and estate planning goals. From simple to very complex, there is a planned giving option for every situation. Here's an overview of common options that can be customized to meet your goals.

## Bequest

- A bequest is one of the easiest and most popular ways to give a planned gift to the Foundation. Simply work with your advisor to include language in your will or estate plan that specifies a gift to the Foundation.
- Depending on your goals, you may choose to designate a specific gift amount, a percentage of your estate or make your gift contingent on specific future events.
- Since a bequest is received after your lifetime, this gift does not impact your financial situation or lifestyle today.
- Bequest gifts can substantially help reduce estate taxes.

## Beneficiary Designation

- A beneficiary designation offers a way to make a significant gift that may not be possible during your lifetime. Name the Foundation a full or partial beneficiary of your retirement plan or life insurance policy.
- If you are concerned with potentially high estate taxes, this option may be the right choice for you because the benefit payment is generally excluded from your estate for tax purposes.
- Many advisors recommend retirement plan assets as the first to be designated for charitable purposes. That's because these assets could be taxed at rates as high as 75% upon your death.

*The information provided by the Foundation is not intended as legal, tax or investment advice. Please consult an attorney, tax advisor, or investment professional to determine what's right for you.*

## Charitable Gift Annuity

- Arrange a generous gift to the Foundation while providing yourself a new income source you can count on for the rest of your life. Your annuity rate is based on your age.
- Income may add up to more than the interest and dividends you earned from holding the assets.
- You can use this income to supplement your own lifestyle or that of a loved one.



## Charitable Lead Trust

- Place cash or property into a trust that pays a fixed amount to a charitable fund with the Foundation for the number of years you select.
- When the trust terminates, the remaining assets are transferred to you or your heirs, often with significant transfer-tax savings.
- A charitable lead trust protects investment earnings from tax and offers gift, estate and generation-skipping tax benefits.
- You have several options when establishing a trust. You can create a charitable lead trust during your life or through your will.

## Charitable Remainder Trust

- You receive income for the rest of your life, knowing that whatever remains after your lifetime will benefit your community.
- Choose the payout rate that's best for your situation. You may receive a fixed income or one that changes with market conditions. You can use this income to supplement your own lifestyle or that of a loved one.
- Income may add up to more than the interest and dividends you earned from holding the assets.
- After your lifetime, the remainder of the trust transfers to the Foundation and is placed into a charitable fund you have selected.



Contact the **Community Giving Foundation** to learn more about the ways you can tell your community giving story through planned giving. Scan the QR code or visit [csgiving.org/dashboard](https://csgiving.org/dashboard) to access our Giving Workbook tool.

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