

YMCA CAMP REED LEGACY ENDOWMENT FUND

We can find a plan that's right for you.

First of all, thank you for considering a gift to help support our mission. We know that if you make a contribution, it will be because you believe in what we do, and because you want to help make a difference in the lives of others. But we'd also like to make sure you benefit from making a gift to the Camp Reed Legacy Endowment Fund.

How does this happen? You may be surprised to learn that some of the best gift plans also improve the donor's financial and tax situation.

YOUR GIVING OPTIONS

The most common donations are outright gifts, such as cash or check, which we receive right away. But many times, people want to hold on to their money and other assets for now, just to be sure they can meet their family's future financial needs. These people are usually delighted to learn that we have excellent alternatives which allow them to still make a gift. One of these options could be right for you, too.

They're known as "planned" gifts. They can be revocable - a charity bequest in your will, for example - so that you can change your mind at any time. Or they can be irrevocable (just as outright gifts are), so that you benefit from an immediate income tax deduction.

The attraction of irrevocable planned gifts is that they are deferred. You part with an asset today, but the actual giving of the asset to us is put off for a while - often until after your lifetime (and that of a surviving beneficiary, if you wish). During that time in between, you receive benefits from the gift. For example, with a charitable remainder trust, you receive lifetime income from the asset after it's placed in a trust, and then we receive the remainder of the trust after you die. Or you could deed us a remainder interest in your home and still retain the right to live in it for life. At any rate, the key feature of planned gifts like these is that they allow the donor to benefit, as well as the charitable organization.



LEARN MORE

We've summarized the benefits of some of the main types of charitable gifts. Just think of what you want to accomplish with your gift, and there's probably a way to do it! We're here to answer any questions you might have about planned giving. We can examine your particular situation and, together with your attorney and/or financial advisors, help you find ways to support Camp Reed while at the same time assuring your family's financial security.

The information in this publication is not intended as legal advice. For legal advice please consult an attorney.

OUTRIGHT GIFT

A donation of cash, securities or personal property. Tax Benefits: Income tax deduction for the value of the gift, plus no capital gains tax due on appreciated property. Other Benefits: You can tailor your gift to Camp Reed's immediate needs.

BEQUEST IN WILL

A gift you make by naming Camp Reed in your will. Tax Benefits: Estate tax deduction for the value of your bequest to Camp Reed. Other Benefits: Gives you flexibility in providing for family needs first.

LIFE INSURANCE GIFT

A gift of an old or new policy with Camp Reed named as beneficiary and owner. Tax Benefits: Immediate income tax deduction for gift's value, plus possible estate tax savings. Other Benefits: Provides a way to make a significant gift with little expenditure.

RETIREMENT PLAN GIFT

A gift made by naming Camp Reed as remainder beneficiary after your death. Tax Benefits: Avoids income tax on the plan, in addition to possible estate tax. Other Benefits: Preserves plan's value and allows you to leave heirs less costly bequests.

CHARITABLE REMAINDER TRUST

A trust pays income to you or those you name before Camp Reed receives remainder. Tax Benefits: Income tax savings from deduction, no capital gains tax liability, possible estate tax savings. Other Benefits: Provides annual income for donor or other beneficiary.

CHARITABLE GIFT ANNUITY

A contract in which Camp Reed agrees to pay you back a percentage of your gift annually for your lifetime. Tax Benefits: Immediate income tax deduction for part of gift's value, with capital gains spread out over life expectancy. Other Benefits: Gives you and/or another beneficiary a set income for life.

CHARITABLE LEAD TRUST

A trust that pays an income to a charitable organization for a period of years before you or heirs receive remainder. Tax Benefits: Gift or estate tax savings for value of payments made to the organization. Other Benefits: Allows you to pass assets to heirs intact at a reduced cost.



YMCA OF THE INLAND NORTHWEST

Steve Tamaro, President & CEO

509 777 9622 x 420

1126 N Monroe Spokane WA 99201 • campreed.org