



PLANNED GIVING – A LEGACY OF LOVE

There are several ways that you can leave a legacy to the NAM Endowment Fund, during or after your lifetime. Planned gifts help to secure the future of NAM's services, and may also offer attractive tax benefits to you and your family. The simplest planned gifts are:

Gifts of Bequests

A bequest is the easiest way for a donor to distribute their estate and it can be used as a creative vehicle to make thoughtful arrangements to favorite charities. An attorney can create or revise an existing will to provide for the needs of loved ones as well as help selected charitable organizations. A bequest gift is removed from the estate for estate tax calculations, and the tax savings may allow a donor to make a larger gift than they could otherwise.



Gifts of Life Insurance



A gift of life insurance may be an attractive option for donors who wish to make a gift from income rather than capital, and who want to leave a legacy after their death. Annual gifts may be made to a charity in the amount of the premium payments. In turn, the charity will pay the premiums to the insurer. A donor can also transfer ownership of an existing policy which is not yet paid up. The charitable deduction will be determined in the same way as if they had donated a paid-up policy. The charity may surrender the policy or to keep it in force; the donor can make deductible gifts to offset the premium payments if the charity elects to continue the policy.

Gifts from Individual Retirement Accounts

Federal legislation has extended the charitable IRA rollover for 2011. This allows individuals 70½ or older to make tax-free gifts of up to \$100,000 now to qualified charitable organizations, using funds transferred directly from their IRAs. The transfer generates neither taxable income nor a tax deduction, so you will receive the benefit even if you do not itemize your tax deductions. The transfer may count against your unsatisfied required minimum distribution.



NAM's Mission

*To strive to meet basic human needs through
Neighbors Helping Neighbors.*

NAM cannot dispense legal or financial advice. Please contact your attorney or financial advisor for more information about planned giving opportunities.