

Types of Planned Gifts to Harmony At Home

Planned gifts can take many forms. Some are relatively simple, and others require professional assistance to set up.

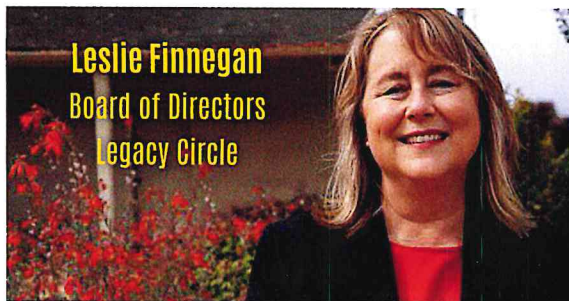
Bequest. A bequest is a gift made through a will or a trust. It is the most popular planned gift. It is the easiest to make, and it costs nothing during the donor's lifetime. A bequest is usually a set dollar amount or percentage of an estate that goes to Harmony At Home after the donor's death.

IRA or 401(k) Beneficiary. A donor can designate Harmony At Home as the beneficiary of all or a portion of an Individual Retirement Account (IRA) or a retirement plan, such as a 401(k). Upon the donor's death, Harmony At Home receives all or the percentage of the proceeds designated.

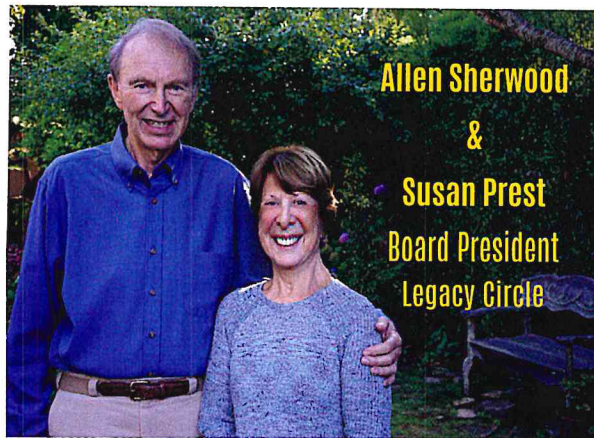
Insurance Beneficiary. A donor can designate Harmony At Home as a beneficiary of a life insurance policy.

Lifetime Charitable IRA Rollover (also referred to as a "Qualified Charitable Distribution" or QCD). A donor age 70½ or older can make tax-free gifts from the donor's Individual Retirement Account of up to \$100,000 per year, which can count toward any required IRA distribution.

Charitable Remainder Trust ("CRT"). With this irrevocable trust, the donor retains an income stream, obtains a current income tax deduction, and the balance in the trust passes to Harmony At Home upon the donor's death. Favorable for donors with low basis appreciated assets.



Leslie Finnegan
Board of Directors
Legacy Circle



Allen Sherwood
&
Susan Prest
Board President
Legacy Circle

Charitable Gift Annuity ("CGA"). The donor retains a *guaranteed* income stream for life, obtains a current income tax deduction, and the balance passes to Harmony At Home upon the donor's death (or upon the death of a spouse or other individual).

Gift of Remainder Interest in a Residence or Farm.

The donor signs a real property deed for a residence, a vacation home, or a farm — to Harmony At Home, but retains the right to use (including the right to rent out) or live in the property for the donor's lifetime (or a stated number of years).

Bargain Sale. The donor sells property to Harmony At Home for an amount *less than* the property's fair market value. The donor receives a charitable income tax deduction equal to the difference between the fair market value and the sales price.

Charitable Lead Trust ("CLT"). A Charitable *Lead* Trust is the reverse of a Charitable *Remainder* Trust. After a donor makes the gift to the Charitable Trust, the CLT makes the monetary payout to Harmony At Home for a term of years, or for the donor's lifetime. After that, the assets remaining in the CLT pass back to the donor or to designated *non-charitable* beneficiaries (e.g., children or grandchildren).

HARMONY AT HOME

Ending violence. Building families.

PLANNED GIVING



HARMONY AT HOME

Ending violence. Building families.

OUR MISSION

"To end the cycles of violence and abuse by empowering children and young adults with knowledge, skills, and confidence to lead healthy and productive lives."

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	OPTION 1	OPTION 2	OPTION 3	OPTION 4
If you would like to...	Make a significant future gift without affecting your current lifestyle.	Make a significant gift to Harmony At Home with little or no cost to you or your family.	Find a tax advantaged way to leave your assets to Harmony At Home and to your heirs upon your death.	Support Harmony At Home without depleting your cash reserves and eliminate capital gains tax.
Then consider...	A charitable bequest.	Gift of a life insurance policy.	Naming Harmony At Home as a beneficiary of your retirement plan.	A lifetime gift of appreciated stock.
How you may benefit...	Reduce estate and death taxes, and retain control over your assets during your lifetime.	Receive an immediate income tax deduction and possible future tax deductions through gifts made to pay policy premiums.	Eliminate or reduce income tax on retirement plan assets, while making other property available to pass to your heirs.	Deduct the fair market value of the stock for federal income tax purposes and eliminate capital gains tax.

	OPTION 5	OPTION 6	OPTION 7	OPTION 8
If you would like to...	Make a significant gift to Harmony At Home and retain a fixed stream of income.	Make a significant gift to Harmony At Home and retain either a fixed or variable stream of income.	Make a significant ongoing gift to Harmony At Home now and provide for your heirs later.	Make a significant gift to Harmony At Home without depleting your cash reserves and eliminate capital gains tax.
Then consider...	A charitable gift annuity.	A charitable remainder trust.	A charitable lead trust.	A gift of real estate.
How you may benefit...	Receive a fixed income stream and an immediate income tax deduction, and eliminate or defer capital gains tax.	Receive an income stream and an immediate income tax deduction, and eliminate or defer capital gains tax.	Reduce gift and estate taxes and dictate the timely passage of the gift to your heirs.	Deduct the fair market value of the real estate for federal income tax purposes and eliminate capital gains tax.

Ask us about our Legacy Circle.

Planned Giving

What is it?

- Planned giving is the process of making a significant charitable gift during a donor's lifetime or at death, that is part of his or her overall financial or estate planning. It is also called legacy giving.
- Planned giving enables charitably-minded people to make larger gifts to nonprofits than most folks could make from just their annual ordinary income.
- Some planned gifts provide life-long income to donors. Other gift plans use estate and tax planning to provide for the nonprofit and heirs in ways that maximize the size of the gift and/or minimize its impact on the donor's estate.
- A planned gift can include gifts of investments, real estate, personal property, retirement plans and life insurance benefits, or cash.

