

**Bequests** offer a number of ways to structure gifts:

- ◇ A direct legacy of a specific amount
- ◇ A specific bequest that leaves a specified asset
- ◇ A residuary bequest when a portion of the estate is given to the organization after all debts and taxes have been paid
- ◇ Gifts to an existing trust

*Our planned giving professional can design a trust specifically for your individual needs.*



**NANBPWC, Inc.  
PLANNED GIVING SERVICES**

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NBUFC/CFC #10458



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about securing your financial future.*



## Planned Giving Options for NANBPWC Inc. Members

There are many vehicles to help donors make significant commitments to NANBPWC Inc. including:

### **Appreciated Securities:**

If you have stocks or bonds that have appreciated greatly, you can save a significant amount of capital gains taxes if you give the asset directly to NANBPWC, Inc.

### **Charitable Remainder Trust:**

This vehicle enables the donor to give a significant capital gift, and retain income for another beneficiary. The principle of

the fund is transferred to the organization, when the trust terminates. The donor receives a federal income tax deduction, and avoids capital gains, if it is funded by appreciated securities or real estate.



A **Unitrust** pays the donor a percentage of the fair market value of the trust assets. The donor's annual income will grow as the asset appreciates.

An **Annuity Trust** pays a fixed amount that is determined in advance by agreement with the donor.

### **Charitable Gift Annuities:**

These will generate income tax savings and avoid estate and inheritance taxes for the donor. The donor agrees to transfer assets in return for a charitable gift annuity that pays the donor income for life. The income depends on the age of the beneficiary.



**Real Estate** is often a donor's largest asset and the transfer of real estate offers a significant tax benefit to the donor. The property can be given outright, which generates a tax deduction for the fair market value of the property or the donor can retain lifetime use of the property as a residence. It is also possible for a donor to give a part interest in a property, thus helping the donor or you avoid potential capital gains. When the property is sold, NANBPWC Inc. will receive a portion of the proceeds.

**Closely-Held Stock** is a vehicle of special interest to business owners. The donor can avoid capital gains tax on the appreciation of the stock and receive an immediate tax deduction for the full fair market value as determined by an independent appraiser. In most cases, the donor will offer to buy the stock back with its excess accumulated earnings and avoid earnings taxes.

**Life Insurance** offers several ways for a donor to make a significant gift.

- ◇ Donate a paid policy
- ◇ Give a policy that is not paid up and take a deduction for the present value. If the donor continues to fund the premium, the premiums are charitable contributions.
- ◇ Establish a charitable remainder unitrust using life insurance. The premiums payments are partially tax deductible and the trust will provide income for the beneficiaries after the donor's death.
- ◇ Use life insurance to replace an asset that is given to the organization.