

OTHER PLANNED GIFTS

Income Producing for Donor

CHARITABLE GIFT ANNUITY is a combination of a gift and an investment. In exchange for a transfer of cash, marketable securities, or under some circumstances, real estate, the non-profit will agree to pay a fixed lifetime income stream to the donor and/or another beneficiary based on the age of the beneficiary. A portion of each payment may be tax-free and the donor will receive a federal income tax deduction.

CHARITABLE REMAINDER TRUST is when a donor transfers property (typically an appreciated asset) to a trust that will sell the property tax free. The trust specifies: the amount of income to be distributed, to whom it is to be paid, the duration of the payments, and the non-profit receives the remainder. The donor receives a current federal income tax deduction.

Non-income Producing for Donor

CHARITABLE LEAD TRUST is the reverse of a charitable remainder trust. The donor transfers property to a trust and specifies the name of the non-profit to receive the income from the property for a term of years. Upon completion, the property either reverts back to the donor or passes to another non-charitable beneficiary designated by the donor.



BARGAIN SALE is the sale of property by a donor to a non-profit for less than its fair market value. The property is appraised and then the donor and non-profit agree on any amount mutually acceptable to them less than the appraisal price.

RETAINED LIFE ESTATE is when a donor makes a gift of the remainder interest in their personal residence, farm, or ranch. A deed is prepared transferring the real estate to the non-profit at the donor's death; the donor continues to live and operate the real estate as usual.



The Heritage Club is a national giving society that recognizes those who provide critical support to local Clubs through their estate plans.

When you join The Heritage Club, you receive:

- A welcome letter and The Heritage Club lapel pin that signifies your leadership in the

mission to ensure a great future for our youth,

- Recognition in BGCCW's Annual Report and at local fundraising events.

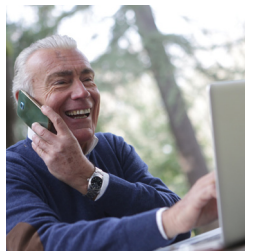
BGCCW offers a positive place for youth showing them how to live successful and productive lives. Since 1969, BGCCW has provided a safe place for young people by offering quality programs and critically important relationships with nurturing and reliable adult staff.

Boys & Girls Clubs give their members, ages 6-18, access to dedicated, trained professionals who provide guidance in adopting healthy lifestyles and pursuing educational objectives. In addition, BGCCW equips young people with the skills they need to resolve conflicts peacefully, improve relationships within every aspect of their day-to-day lives, and function as responsible citizens.



A Plan for Tomorrow

Your Guide to Giving



BOYS & GIRLS CLUBS
OF CENTRAL WYOMING

What is Planned Giving?

Annual Giving is an on-going show of financial support for Boys & Girls Clubs of Central Wyoming (BGCCW) with an outright gift typically of **cash** or **securities**.

Any gift that requires planning through a contract or beneficiary designation to defer the use of the proceeds is called a "planned" or "deferred" gift.

Thank you for considering a planned gift to support BGCCW and our vision to give every child access to a **safe, nurturing, educational** environment, that positively impacts their lives centered on achieving priority outcomes in the areas of **Academic Success, Good Character & Citizenship, and Healthy Lifestyles**.

We know if you make a contribution, it will be because **you believe** in what we do and want to **make a difference** for youth. *We would also like to make sure you benefit.* Some of the best gift plans also improve the donor's financial and tax situation.

Many times people want to hold on to assets to be sure they can meet their family's future financial needs. This publication highlights some options that allow you to **put your family first** and still make a gift.

BEQUEST IN A WILL OR TRUST

Many people want to give to BGCCW but may be unable to donate property because of living expenses or health care costs. You can retain ownership, use your property during your life, and benefit us by leaving the property to BGCCW when you pass away.

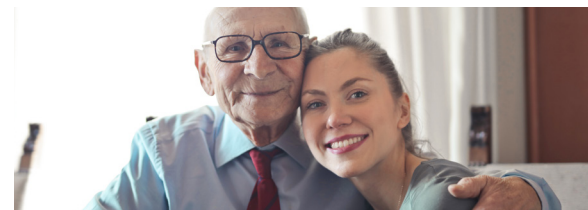
GENERAL BEQUEST - most popular way to make a charitable gift by will or trust. With this gift, you simply leave a specified dollar amount to us.

SPECIFIC BEQUEST - enables you to designate a specific asset.

RESIDUARY BEQUEST - used to give all or a portion of your estate after all debts, taxes, expenses and other bequests have been paid.

PERCENTAGE BEQUEST - a percentage of the overall estate or of the residuary estate.

CONTINGENT BEQUEST - when the named beneficiary dies before you as the estate owner, BGCCW can be named as a contingent beneficiary.



My Legacy Gift

My life became challenging and much more difficult around the age of 12 after losing my mother. It was this challenging time in my life that led me to a career in counseling and my interest today in helping teens thrive.

I've seen teens struggle socially. I've seen them hungry, wondering from where their next meal will come. I've seen them feel alone and isolated. Kids need a place to go. The Boys & Girls Clubs of Central Wyoming is where kids can learn and grow with great role models trained to help them in a positive environment. The Club provides a safe affordable place for children so parents can focus on their own growth, education, or job security.

I know the difference the Club makes for families and youth. That is why I've supported BGCCW for more than 20 years as a donor and why I've named the Club in my will. It's a gift that will accomplish a continuity for care for a population that needs it long into the future. I encourage you to join me in this lasting legacy and become a Heritage Club member.

Rhonda Zimmerman is a Heritage Club Member & BGCCW Board Member.



BENEFICIARY DESIGNATION

The easiest way to make a planned gift!

Virtually any financial arrangement that allows you to designate a beneficiary can be adapted as a wonderful gift to BGCCW. Assets that you can consider include:

- Life Insurance policy
- Transfer on Death designation of securities
- Pay on Death designation of a bank account
- Pension Plan
- IRA or Retirement Plan

If you make a beneficiary designation to us of your retirement plan, pension, or other tax deferred plan, we benefit from the full value of your gift because your plan assets will not be taxed at death. If you give your retirement plan assets to your children, 60-65% may be taxed.

For a Club gift:
Boys & Girls Clubs of Central Wyoming
Tax ID # 23-7060727

For a Foundation gift:
Boys & Girls Clubs of Central Wyoming
Foundation
Tax ID # 74-3063915

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