

YOUR LEGACY

THROUGH PLANNED GIVING

THEIR FUTURE



Create a lasting legacy of support that will shape the future of teens in crisis for generations.

TYPES OF PLANNED GIFTS

- **Bequests**
- **Beneficiary Designations**
- **Gift of Retirement Assets**
- **IRA Charitable Rollover**
- **Gifts of Stocks and Bonds**
- **Gifts of Insurance**

BEQUESTS

An excellent way for you to leave a lasting legacy of support to SavingTeens' mission is to leave us a bequest in your will, living trust or with a codicil.

TYPES OF BEQUESTS

Specific Bequest - A specific bequest involves making a gift of a specific a specific dollar amount. For example, you may wish to leave a \$10,000 to SavingTeens

Percentage Bequest - Another kind of specific bequest involves leaving a specific percentage of your overall estate to charity. For example, you may wish to leave 10% of your estate to SavingTeens.

Residual Bequest - A residual bequest is made from the balance of an estate after the will or trust has given away each of the specific bequests. A common residual bequest involves leaving a percentage of the residue of the estate to charity. For example, you may wish to leave 30% of the residue of your estate to SavingTeens.

Contingent Bequest - A contingent bequest is made to charity only if the purpose of the primary bequest cannot be met. For example, you could leave 50% of your estate, to a relative, but the bequest language could provide that if the relative is not alive at the time of your death, the 50% of your estate will go to SavingTeens.

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BEQUEST BENEFITS

A bequest is generally a revocable gift, which means it can be changed or modified at any time. You can choose to designate that a bequest be used for a general or specific purpose so you have the peace of mind knowing that your gift will be used as intended. Another significant benefit of making a gift by bequest is that it allows you to continue to use the property you will leave to charity during your life. Additionally, bequests are exempt from federal estate taxes. If you have a taxable estate, the estate tax charitable deduction may offset or eliminate estate taxes, resulting in a larger inheritance for your heirs.

HOW TO MAKE A BEQUEST

In order to make a bequest, you should speak with your attorney. Your attorney can help you include a bequest to SavingTeens in your estate plan. Below we have provided samples of basic bequest language to assist you and your attorney.

Bequest basic language *(samples; please contact your attorney)*

1. Specific Bequest

If you are considering making an outright bequest to SavingTeens, we recommend the following language:

I hereby give, devise and bequeath _____ and No/100 dollars (\$DOLLARS) to SavingTeens, a nonprofit organization located at 210 E Delano Ave. Prescott, AZ 86301, Federal Tax ID #20-1338216, for SavingTeens' general use and purpose.

2. Percentage Bequest

If you are considering making a bequest of a percentage of your estate to SavingTeens, we recommend the following language:

I hereby give, devise and bequeath ____ percent (___%) of my total estate, determined as of the date of my death, to SavingTeens, a nonprofit organization located at 210 E Delano Ave. Prescott, AZ 86301, Federal Tax ID #20-1338216, for SavingTeens' general use and purpose.

3. Residual Bequest

I hereby give, devise and bequeath to SavingTeens, a nonprofit organization located at 210 E Delano Ave. Prescott, AZ 86301, Federal Tax ID #20-1338216, for SavingTeens', ALL OR A PERCENTAGE of the rest, residue and remainder of my estate to be used for SavingTeens' general use and purpose.

4. Contingent Bequest

If (primary beneficiary) does not survive me, then I hereby give, devise and bequeath to SavingTeens, a nonprofit organization located at 210 E Delano Ave. Prescott, AZ 86301, Federal Tax ID #20-1338216, for SavingTeens' DESCRIPTION OF PROPERTY to be used for SavingTeens' s general use and purpose.

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BENEFICIARY DESIGNATIONS

A beneficiary designation gift is a simple and affordable way to make a gift to support SavingTeens. You can designate us as a beneficiary of a retirement, investment or bank account or your life insurance policy.

BENEFICIARY DESIGNATION BENEFITS

If you are interested in making a gift but are also concerned about your future needs, keep in mind that beneficiary designation gifts are among the most flexible of all charitable gifts. Even after you complete the beneficiary designation form, you can take distributions or withdrawals from your retirement, investment or bank account and continue to freely use your account. You can also change your mind at any time in the future for any reason, including if you have a loved one who needs your financial help. Additionally, the funds are not subject to income or estate tax. This means 100% of your gift is available for use by SavingTeens.

HOW TO MAKE A BENEFICIARY DESIGNATION

- To make your gift, contact the person who helps you with your account or insurance policy, such as your broker, banker or insurance agent
- Ask them to send you a new beneficiary designation form
- Complete the form, sign it and mail it back to your broker, banker or agent
- Your account or insurance policy will be paid or transferred to SavingTeens, consistent with the beneficiary designation

GIFT OF RETIREMENT ASSETS

If you are like most people, you probably will not use all of your retirement assets during your lifetime. You can make a gift of your unused retirement assets to help further our mission. Donating part or all of your unused retirement assets, such as your IRA, 401(k), 403(b), pension or other tax-deferred plan, is an excellent way to make a gift to SavingTeens.

Did you know that 60%-70% of your retirement assets may be taxed if you leave them to your heirs at your death? Another option is to leave your heirs assets that receive a step up in basis, such as real estate and stock, and give the retirement assets to SavingTeens. As a charity, we are not taxed upon receiving gifts from an IRA or other retirement plan assets.

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BENEFITS OF GIFTS OF RETIREMENT ASSETS

- Avoid potential estate tax on retirement assets
- Your heirs would avoid income tax on any retirement assets funded on a pre-tax basis
- Receive potential estate tax savings from an estate tax deduction

HOW TO MAKE A GIFT OF RETIREMENT ASSETS

To leave your retirement assets to SavingTeens, you will need to complete a beneficiary designation form provided by your retirement plan custodian. If you designate SavingTeens as beneficiary, we will benefit from the full value of your gift because your IRA assets will not be taxed at your death. Your estate will benefit from an estate tax charitable deduction for the gift.

IRA CHARITABLE ROLLOVER

You may be looking for a way to make a big difference to help further our mission. If you are 70½ or older, an IRA charitable rollover is a way you can help continue our work and benefit this year.

BENEFITS OF AN IRA CHARITABLE ROLLOVER

- Avoid taxes on transfers of up to \$100,000 from your IRA to our organization
- Satisfy your required minimum distribution (RMD) for the year
- Reduce your taxable income, even if you do not itemize deductions
- Make a gift that is not subject to the deduction limits on charitable gifts
- Help further the work and mission of our organization

HOW TO MAKE AN IRA CHARITABLE ROLLOVER GIFT

- Contact your IRA plan administrator to make a gift from your IRA to us
- Your IRA funds will be directly transferred to our organization to help continue our important work

GIFTS OF STOCKS AND BONDS

There are special rules for valuing a gift of stock. The value of a charitable gift of stock is determined by taking the mean between the high and low stock price on the date of the gift. Mutual fund shares are valued using the closing price for the fund on the date of the gift. Donating appreciated securities, including stocks or bonds, is an easy and tax-effective way for you to make a gift to SavingTeens.

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BENEFITS OF GIFTS OF STOCKS AND BONDS

- Avoid paying capital gains tax on the sale of appreciated stock
- Receive a charitable income tax deduction
- Further our mission today

HOW TO MAKE A GIFT OF STOCKS AND BONDS

By electronic transfer - Please contact us for instructions on how you can transfer stock or bonds from your brokerage or investment account to SavingTeens.

By certified mail - If you hold securities in certificate form, you will need to mail two envelopes separately to complete your gift. In the first envelope, place the unsigned stock certificate(s). In the other envelope, include a signed stock power for each certificate. You may obtain this power from your broker or bank. Please remember to use certified mail.

GIFTS OF INSURANCE

A gift of your life insurance policy is an excellent way to make a gift to SavingTeens. If you have a life insurance policy that has outlasted its original purpose, consider making a gift of your insurance policy to SavingTeens. For example, you may have purchased a policy to provide for minor children and they are now financially independent adults.

BENEFITS OF GIFTS OF LIFE INSURANCE

- Receive a charitable income tax deduction
- If SavingTeens retains the policy to maturity, you can receive additional tax deductions by making annual gifts so that we can pay the premiums
- If SavingTeens cashes in the policy, you will be able to see firsthand how your gift supports our charitable work
- If we retain the policy to maturity, or you name us as a beneficiary, once the policy matures, the proceeds of your policy will be paid to our organization so that we can use the proceeds to further our charitable work

HOW TO MAKE A GIFT OF LIFE INSURANCE

To make a gift of life insurance, please contact your life insurance provider, request a beneficiary designation form from the insurer and include SavingTeens as the beneficiary of your policy.