

# LIFETIME AND LEGACY GIVING

"I am inspired by the words of the Talmud: 'Every man should plant a tree, have a child and write a book. These all live on after us.' I want to leave the world a better place than I found it, and the legacy gift is my version of planting a tree. It's something that will help people even when I'm gone."

DR. WILLIAM SILVERS, DONOR-ADVISED FUNDHOLDER AND LEGACY CIRCLE MEMBER

## Planning for the future of you and your community

There are many ways your giving can help sustain Rose Community Foundation, and other nonprofits you care about, now and into the future. The Foundation stewards charitable legacy gifts, manages the investment and grant administration of donor-advised and nonprofit endowment funds, and helps individuals and families develop a strategy for legacy giving.

## Gifts that create your philanthropic legacy

Gift through your will or trust

- Specific asset, dollar amount, percentage of your estate or remainder of your estate
- Accomplished easily by asking your attorney to prepare a codicil

Retirement plan assets

- A tax-wise gift, as retirement plan assets are among the most highly taxed inherited assets
- Easy to contribute through a beneficiary designation documented on a form provided by your plan administrator

Life insurance

- Donated as an outright gift of a new or existing policy by naming the Foundation as the owners and beneficiary of the insurance contract
- Ongoing premium payments are tax deductible charitable gifts when you itemize
- Gifted through beneficiary designation on your policyholder's form

Stocks, real estate, business interests and other appreciated assets

- Can be gifted if held longer than a year
- Avoid capital gains tax and receive a tax deduction when you itemize

## Ways to give

### **An unrestricted bequest**

A long-term investment in the Foundation's work to support and strengthen the Greater Denver region now and for generations to come.

### **A donor-advised fund**

A charitable giving account created by an individual, family, company or group. An efficient alternative to a private foundation, you establish the fund and receive the maximum allowable tax benefit for assets contributed. Recommend grants at any time to 501(c)3 nonprofits of your choosing and designate successor advisors to continue your charitable legacy with the support of the Foundation's stewardship.

### **A designated or field of interest fund**

Provide for a one-time bequest or ongoing stream of funding for a particular nonprofit or community cause. Our staff will ensure your fund honors your charitable intent into the future.

### **A gift of life income**

There are other ways to generate a guaranteed life income for you as a donor while still leaving a legacy, including through various types of charitable trusts. Please contact us for more information.

## Sample bequest language

I give \_\_% of my estate to Rose Community Foundation (TIN 84-0920862), 4500 Cherry Creek Drive South, Suite 900, Denver, CO 80246, followed by any, or a combination of, the following:

- for the unrestricted support of Rose Community Foundation
- to establish/add to an endowed fund for [Name of Nonprofit Organization]
- to establish/add to [Name of Fund], a donor-advised fund
- to establish/add to [Name of Fund] designated for (a specific charitable cause or nonprofit)

## Rose Community Legacy Circle

Upon letting us know of your legacy commitment, we invite you to become part of the Rose Community Legacy Circle, a group of donors who have generously provided for gifts to and through the Foundation in their estate plans.

*THIS INFORMATION IS NOT INTENDED AS LEGAL OR TAX ADVICE. DONORS SHOULD CONTACT THEIR FINANCIAL AND LEGAL ADVISORS PRIOR TO MAKING A GIFT OR LEGACY COMMITMENT.*

# CONTACT US



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