



## Make a Legacy Gift that GIVES NOW

### Appreciated Securities (or other assets)

The gift of appreciated securities is most often in the form of common stock or mutual funds. Such a gift is a valuable way to benefit Whispering Winds and for you to receive tax benefits based on the fair market fair value of the assets. Other appreciated assets, like real estate, may be gifted, but it is important to discuss these in advance with Whispering Winds.

### Charitable IRA Rollover

Charitable contributions can only be deducted if taxpayers itemize their deductions. So, in California, with the SALT limitations still in effect, that usually means you get a tax break for your donations to camp only if you have a home mortgage and pay a bunch in interest.

However, there is a way to generously donate to Whispering Winds before year-end and at the same time realize tax benefits. It's as easy as learning the alphabet.

#### **Simply follow the “ABC’s” of “RMD’s” and “QCD’s” from your “IRA’s!”**

You may donate some or all of your RMD (Required Minimum Distribution) from your IRA directly to Whispering Winds as a QCD (Qualified Charitable Distribution). The portion of your RMD that you give to Whispering Winds is not considered taxable income, allowing you to take full advantage of the tax benefit for your contribution without having to itemize your deductions, a “Win-Win” for both of us!

### Real Estate

Real Estate may be deeded outright to Whispering Winds or left by bequest. The irrevocable gift of property may provide an immediate tax deduction and avoid capital gains. Due to complexities, be prepared to work with Whispering Winds and qualified advisors to ensure that this is a suitable gift for both you and for Whispering Winds.

# Life Insurance

Charitable Life Insurance is inexpensive or has no cost at all

Gifts of Charitable Life Insurance are easy to make

Charitable Life Insurance pays big dividends down the road to Whispering Winds

**1) Existing Policies** are great for those who no longer need an existing life insurance policy (i.e., your kids have grown to become self sufficient). You want to use the existing policy to benefit Whispering Winds.

How to do it – Tell your insurance agent (**and us**) that you want to give the existing policy to your **favorite charity** and to keep it active. The agent transfers ownership to Whispering Winds. You receive a tax deduction for the total amount of premium payments you have made on the policy. If there are remaining premium payments on this policy, **Whispering Winds pays them**, and you make **offsetting tax deductible donations** to Whispering Winds. Upon your death, Whispering Winds receives a **BIG GIFT** that goes into the Endowment.

**2) Existing Policies** are great when you want to give a portion of a policy's death benefit to Whispering Winds.

How to do it – Tell your insurance agent (**and us**) that you want to add Whispering Winds as a beneficiary to your life insurance policy. In this case there are no income tax deductions for you, but still a nice **warm feeling** that upon your death, Whispering Winds receives a **BIG GIFT** that goes into the Endowment.