



## 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!

### 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.

## Cash

**Special gifts can be given in the form of:**

### **Tribute Gifts**

A tribute gift is a heartfelt way to express your love, gratitude and appreciation for the life of someone special to you while enriching the lives of many. Use a tribute gift to:

- Remember a family member or loved one
- Commemorate a special time in your life [birthday, wedding, anniversary, retirement]
- Honor someone who made a difference in your life or the life of a loved one

### **Designated Gifts**

Is there a specific area that has special meaning for you? Maybe you'd like to improve the Challenge Course or fund the next summer program. Your gift can be designated for the area that holds meaning for you and your family.

### **Unrestricted Gifts**

Your unrestricted gift allows Whispering Winds to use the funds where the need is the greatest.

### **Matching Gifts**

Many companies match charitable contributions made by their employees. Multiply your gift by asking your organization if they make matching donations, or would consider making Whispering Winds their not-for-profit partner.

### **Year-end Gifts**

Remember Whispering Winds in your year-end donations.

## Life Insurance

Donating appreciated common stock to Whispering Winds is a fairly simple process that can greatly benefit us and provide you with worthwhile income tax benefits compared to a cash donation. If you are interested in donating stock, please contact your brokerage firm and tell them you wish to transfer shares to:

Whispering Winds Catholic Conference Center, Inc.  
c/o Charles Schwab & Co.  
Account number: 9352-5615  
DTC number: 0164, code 40

Please complete and submit to us the attached Stock Donation Form and we will provide you with a letter confirming receipt of your shares.

## Property

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.

If you have gifts of property such as real estate, art or vehicles, please contact Steve Sapper at [Steve@whisperingwinds.org](mailto:Steve@whisperingwinds.org) or 619-464-1479.