

# PLANNED GIFTS: THE GIFTS ANYONE CAN MAKE



## Through Your Retirement Plans

Gifts from retirement funds paid to any individual other than your spouse at your passing may get hit with heavy income and estate taxes. However, gifts of retirement plan assets are tax-free to a charity like River Edge Foundation. You can assure more of your carefully gathered resources transfer to causes and people you care about instead of being lost to taxes. Contact your retirement plan administrator. Ask for, complete and return a "change of beneficiary form". It only takes a few moments!

## Through Your IRA Charitable Rollover

Individuals age 70 ½ and older can make distributions from \$1 to up to \$100,000 a year to charities like River Edge Foundation directly through their IRA at any time. Qualified gifts are tax free and can count toward your required minimum distribution. This can result in a distinct tax advantages for you. Contact the custodian of your IRA for the necessary steps.

## Through Life Insurance

Perhaps you have a policy that has outlasted its original intended purpose. You can make River Edge Foundation the beneficiary of that policy by simply securing, completing and returning a change of beneficiary form to the life insurance company. You can also sign over a fully paid policy to River Edge Foundation to qualify for a tax deduction.

## Through Donor Advised Funds

You can choose to name River Edge Foundation as a beneficiary/successor of your donor advised fund. You can also designate that River Edge Foundation receive a portion of the account, and the remainder of your fund can remain available for your heirs to continue your legacy of philanthropy through distributions after your lifetime.

## Through Certificates of Deposit & Other Bank Accounts

You can distribute all your other financial accounts as legacy gifts as well. You can name River Edge Foundation as the "pay on death" beneficiary of any bank account, brokerage account or certificate of deposit. Contact the financial institution holding each account you own for assistance with this easy process.

## Every Gift Makes An Impact

River Edge Foundation welcomes and appreciates every gift. There is no minimum gift amount, and any amount provides much-needed support.

## You Help Make Life Better

We frequently hear stories of how making recovery and a meaningful life possible leaves profound impressions on our donors. Perhaps access to the right treatment and support has been transformative for you personally. As a result, you feel it is important to make transformation opportunities available to future generations.

Regardless of what motivates you, you can help make life better for family, friends, neighbors and community who face mental health conditions, substance use challenges or developmental disabilities. Through your legacy gift, you can help make life and recovery better far into the future.

Every person has an estate, and anyone can make a planned gift through his or her estate plan.

Many people think you must be wealthy or have no heirs to give a planned gift. That is not true.

Because everyone has an estate, whether your estate has \$100 or \$100 million, you can choose to make a planned gift.

## Involve Your Loved Ones and Advisors in Your Philanthropic Decision-Making

We encourage you to discuss these important decisions with your loved ones and advisors. What a remarkable way to express your values and demonstrate to your family the importance of philanthropy!

## Planned Giving: The Easiest Way to Give!

Donors often refer to planned gifts as the easiest way to give! Planned gifts are perfect if you wish you could give more but are concerned about making a commitment you might not be able to keep or giving an asset you might need in the future. Why? There are ways you can create a planned gift in way(s) that will let you make any needed changes in the future.

## Benefits of Planned Gifts

Planned gifts allow you to take care of loved ones first. You can decide which gifts to give your family and friends first then leave the residual of your estate to River Edge Foundation. Planned gifts are available for all ages. People of any age can include River Edge Foundation in your will or as a beneficiary.

Planned gifts cost you nothing now. You can keep your assets while you are alive, and your gift transfers to River Edge Foundation only at the end of your life. Planned gifts let you maintain flexibility. You can change your mind (or revoke) at any time. You have several options regarding how to include River Edge Foundation as a beneficiary of your will or trust.

## Easy Ways to Make a Planned Gift

### Through Your Will

A gift through your will or trust is a time-honored way to assure your impact through River Edge Foundation for future generations.