

WAYS TO GIVE

Outright Cash, Securities, Real Estate, Life Insurance and Tangible Personal Property can all be used to make a charitable contribution in support of **WATERFORD EDUCATION FOUNDATION**. Depending on the asset given, a donor can generally expect to obtain many benefits from giving a gift such as fulfilling philanthropic goals, reducing income tax through a charitable deduction, and in some instances avoiding capital gains.

Planned Gifts Planned giving refers to the process of making a charitable gift of assets to one or more nonprofit organizations that require thoughtful planning in light of the donor's philanthropic goals as well as his/her overall financial and estate planning plan.

Appreciated Securities are popular charitable gift alternatives to cash. In addition to receiving an income-tax charitable deduction, the donor escapes potential tax on the capital gain element in the gifted securities.

Who Should Consider a Planned Gift?

Any friend of **WATERFORD EDUCATION FOUNDATION** who wants to: protect his/her assets; possibly receive income while making a tax advantageous gift; and support **WATERFORD EDUCATION FOUNDATION**.

Benefits

- Experience the power of giving: Your gift will have a significant impact on the future of your community.
- Reduce income tax through a charitable income tax deduction for the gift
- Avoid capital gains tax on a gift of appreciated property
- Depending on the type of gift, retain income for life for yourself and/or a beneficiary
- Eliminate federal estate tax on property passing to WATERFORD EDUCATION FOUNDATION at death
- Recognition for your support in the annual Donor Report and as a member of the **WATERFORD EDUCATION FOUNDATION HERITAGE SOCIETY**.

Types of Planned Gifts

- Wills and Living Trusts—the most basic planned gift with great impact
- Charitable Gift Annuity—a simple way to give while retaining income for life; if you are interested, please pursue with the Community Foundation of Eastern Connecticut; Call Alison Woods, Vice President @ 860-442-3572
- Charitable Trusts—protect your assets, provide for your heirs and for your favorite cause
- Insurance—a widely used financial planning tool for gift planning
- IRA's—name Waterford Education Foundation as beneficiary on your IRA.

NOTE: Be sure to consult with your professional advisor (accountant, lawyer, investment manager, trust officer, etc.) as to what is planned giving tool is best in your situation.