



## Neighborhood Health Clinic

### The Legacy Society

#### Types of Gifts

- **Cash** – Cash is the simplest way to give to a charity.
- **Stocks and Securities** – Stocks, bonds and mutual funds that have appreciated over time provide a greater tax benefit than gifts of cash. They're easily transferable, transfer at full market value and allow you to avoid capital gains taxes.
- **Real Estate** – All types of real estate make excellent charitable gifts. Your current home, investment property, vacation homes and land can be used for charitable purposes. Often a home is the largest asset a donor can give. You receive an immediate tax deduction for the full appraised value and avoid capital gains taxes if you've held the property for more than 12 months. It is the intent of the Clinic that all real estate gifts are designated for the endowment based on approval of the Clinic's Finance Committee.
- **Charitable IRA Rollovers** – If you are 70 ½ or older, you can contribute up to \$100,000 tax-free, from a traditional IRA, to support the causes that you care about without being subject to federal income taxes on the distribution
- **Charitable Gift Annuities (CGA)** – Income for today, a gift for tomorrow. That's what giving through a Charitable Gift Annuity can achieve. When you establish a Charitable Gift Annuity you can receive guaranteed income for life, benefit from an immediate income tax deduction and leave a legacy where the remainder becomes an endowed gift to the Neighborhood Health Clinic supporting what you are passionate about.  
  
CGA's are written for those who are 70 or older. The minimum amount is \$25,000.
- **Life insurance** – Often life insurance is not needed later in life. You can establish your charitable giving by irrevocably assigning ownership and/or beneficiary rights of a life insurance policy to the Neighborhood Health Clinic.

#### The Legacy Society

Neighborhood Health Clinic Legacy Society is comprised of members who have included the Clinic in their estate plan. The Legacy Society understands and supports the philanthropic opportunities that exist to sustain, in perpetuity, the future of the Neighborhood Health Clinic while creating a family legacy.