

Gifts ANYONE Can Afford

Have you ever **wished you could help?** But thought you couldn't afford to give?

Perhaps you are concerned that giving may affect your cash flow or your family's financial security.

There is good news!

You can support your local Boys & Girls Club without impacting yourself or your family.

Have you ever thought, "I'd like to give more to my Club" or "I'd like to make an impact in my community," but you don't know how? You may be surprised to learn that you can take some important steps to make a difference today with your gift, without giving away the assets you may need now or later in life.

Including charitable giving as part of your estate plan will help you do just that! Here are just a few ways you can help today through a commitment for tomorrow.

Bequests

Naming us as a beneficiary in your will or trust is one of the easiest ways to help our cause. This gift will have no impact on your current lifestyle, and you can make a big difference in the lives of the children we serve.

A bequest offers you flexibility. For example, you can make a gift to us only



if you outlive your spouse or others you wish to support. And your gift may be changed at any time.

Beneficiary Designations

There are some assets that are easier than others to give to charity. Best of all, making these gifts doesn't require a visit to your attorney to draft a will or codicil. For example, you can name us as a beneficiary of your retirement plan, investment account or life insurance policy. Many plan administrators and financial services companies include forms online, which makes it easy for you to complete a change of beneficiary.

There are many easy, affordable ways to give back and make a difference! Call or e-mail us today – and then speak with your attorney or advisors – to learn more about the ways you can help your favorite charitable causes.

You can make a bequest of:

- A fixed amount, such as \$10,000
- A specific asset, such as a car
- A percentage, such as 15% of your assets
- What is left of your estate after specific bequests have been made

Benefitting from UNNEEDED Life Insurance



*“If only I knew,
I would have done this sooner”*

It’s a statement we often hear. Everyone knows you can name a spouse or child as a beneficiary of a life insurance policy. You may not know that you can also name your Boys & Girls Club as a beneficiary and help further our mission. A gift of life insurance is a wonderful way to support our work at a significant level, but at a fraction of the cost of other gifts.

Options for gifts of life insurance

These gifts of life insurance provide specific tax benefits

Option	Benefit
Gift of existing policy	Income tax deduction
Annual gifts to cover premiums	Annual income tax deductions
Life insurance beneficiary designation	Estate tax deduction
Gift of new policy	Income tax deducton

A gift of your policy

If you own a life insurance policy that you no longer plan to use for its original purpose, as a gift it can provide immediate benefits for you. Make a gift of your policy today, and you will receive an income tax deduction.

Annual gifts to pay premiums

A further option is to make annual gifts to us that can be used to pay the premiums on maintaining the policy. You can receive an income tax deduction for each year you make a gift to us.

Naming us as a beneficiary

If you are like many people, you may not yet know if your life insurance policy will be needed and you would like to preserve your options. If this is the case, consider maintaining your existing life insurance policy and naming our organization as a beneficiary. Your insurance company can provide you with a change of beneficiary form that will permit you to name your Club as the sole beneficiary or as the beneficiary of a designated percentage.

Creating a new policy

If you don’t currently own a life insurance policy and still wish to make the most of these options to help further our mission, simply create a new policy, name us as sole beneficiary and give ownership of the policy to us. You will receive an income tax deduction. Life insurance premiums can be surprisingly low. If the policy is not paid up, you can send us a donation for the amount of the premium each year and receive an annual income tax deduction for each of your gifts, as well.

LEARN MORE

There are many ways you can help us and benefit! Please contact us to learn more about gifts of life insurance and other ways you can help put kids on the path to a great future.

Using Your INVESTMENTS for All They Are Worth



Maximize the Satisfaction you receive from your assets

You have worked hard all your life to save and grow your investments. If you are like most people, you are looking for ways to minimize taxes and maximize not just your monetary gain but the overall satisfaction you receive from your assets.

Here are some helpful ideas that can help you make the most of your investments through charitable giving:

Option	Benefit
Gift of appreciated assets	Income tax deduction
Charitable remainder unitrust	Payments and income tax deduction
Beneficiary designation	Estate tax savings
Life estate	Income tax deducton and use of home

Taxwise planning

If you own appreciated assets that you wish to sell but are concerned about facing higher capital gains taxes this year, consider a charitable gift. When you transfer your stock or real property to us, we can sell your assets tax-free and use the proceeds to carry on our work. Best of all, you will avoid paying additional taxes this year and receive a charitable deduction for your gift to your Boys & Girls Club.

Give and receive

If you are concerned about capital gains taxes but still need income

from your stocks or real estate, another idea is a charitable remainder unitrust. When you transfer your assets to the trust, you can avoid capital gains tax. The trust will sell your assets tax-free and reinvest the proceeds to pay you (and your spouse) income for the rest of your life. You will receive an income tax deduction in the year you create the trust. Your Club will benefit from what remains of the trust assets after all payments have been made.

Live fully and still benefit

Perhaps you are looking for a way to preserve your assets for future use.

You can still help us by naming the Club as a beneficiary or successor owner of any assets that remain in your estate. If your estate will be subject to estate tax, this type of gift may entitle you to estate tax savings.

Another possibility is to create a life estate in your real property. With a life estate, you deed your home to us but may remain living there for the rest of your life. You will receive an income tax deduction in the year you transfer the property to us, and we can make use of the home value when you pass away.

LEARN MORE

Please contact us to learn more about the many ways to make your investments work for you and help the kids we serve.



SAVVY LIVING

By: Jim Miller

My husband and I love to travel but hotel costs eat up our budget. I've heard that there are alternative lodging options that offer a much cheaper way to travel. How can we find these?

If you're willing to do a little research and preplanning, there are a number of ways you can lower (or eliminate) your travel-lodging costs and live more like a local when you travel. Here are some different options to consider and some resources that can help you locate them.

APARTMENT/HOUSE RENTALS

There are literally hundreds of thousands of privately owned properties in the United States and abroad that are offered as short-term vacation rentals.

Renting a fully furnished apartment or house is usually significantly cheaper than hotel rooms and they almost always offer more space and a kitchen.

Some of the best sites for finding them include homeaway.com, airbnb.com, flipkey.com, vrbo.com and wyndhamvacationrentals.com. Most sites are free. You can also look for rentals at any online search engine by typing in your destination city plus short-term apartment/house rentals (for example "New York short-term apartments for rent").

B&B CLUBS

If you like staying in bed-and-breakfasts and have a spare bedroom yourself, you should consider the Evergreen Club (evergreenclub.com) or the Affordable Travel Club (affordabletravelclub.net). These are B&B clubs for travelers over ages 50 or 40 that offer inexpensive lodging in the spare bedroom of other club members, or they may stay with you when they're on the road. You pay a modest gratuity of between \$15 and \$25 per night, with breakfast. And the clubs charge membership fees of \$65 to \$80 per year.

HOUSE SITTING

If you have a flexible schedule and you don't mind doing a few household chores, house sitting is an option that offers lodging for free. You live in someone else's home while they're away for a long weekend or even a few months. And in exchange for the free accommodations, you take care of certain responsibilities such as their pets, lawn, garden, mail, etc. To find these opportunities, try sites like caretaker.org, housecarers.com, housesittersamerica.com and

sabbaticalhomes.com – they all charge a small membership fee.

HOME SWAPPING

Another way to get free accommodations when you travel is by swapping homes with someone who's interested in visiting the area where you live. You'll need to join an online home exchange service where you list your home, and get access to thousands of other listings. Then you simply email the owners of houses or apartments you're interested in – or they email you – and you make arrangements. Most home exchange sites like homeexchange.com, homelink.org and intervac-homeexchange.com charge membership fees ranging from \$39 to \$120.

Savvy Living is written by Jim Miller, a regular contributor to the NBC Today Show and author of "The Savvy Senior." The articles are offered as a helpful and informative service to our friends and may not always reflect this organization's official position on some topics.