



We appreciate all gifts to Safe Futures. While most donors make gifts via check, there may be better ways to donate, depending on your circumstances. Here are a few methods that may be beneficial to you. As with all financial matters, please consult your tax, legal and financial professionals prior to using these techniques.

## VARIOUS WAYS OF GIVING

- Appreciated Securities
- Donor-Advised Fund
- Gifts from an IRA
- Bequest through a Will
- Transfer on Death Accounts
- Life Insurance
- Gifts of Property
- Advanced Techniques

## VALUE OF LEGACY GIVING

Future impact  
Lasting impact  
Perpetual gifts

**GIFTING APPRECIATED SECURITIES:** If you own securities that have appreciated in value, such as stocks, mutual funds, exchange-traded funds, and others, you may benefit by gifting those assets to Safe Futures. Gifting appreciated assets avoids the capital gains tax that would be due if they were sold. Safe Futures has established a brokerage account at Charles Schwab and Company to make gifting of securities easy for you.

**USING A DONOR-ADVISED FUND:** An increasingly popular way to make gifts to Safe Futures is through the use of a donor-advised fund. These funds, which are established by community foundations and the charitable arms of many financial firms, offer tax benefits and can make gifting easy. Many people who establish donor-advised funds transfer appreciated securities to those funds and receive the same favorable capital gains treatment discussed earlier, and a donor-advised fund may permit you to itemize deductions when you otherwise are limited to the standard deduction.

**GIFTS FROM AN IRA:** If you have a Traditional IRA or an Inherited IRA and you are 70½ or older, you are eligible for a special benefit called a Qualified Charitable Distribution. This permits you to make a gift directly from your IRA to Safe Futures and avoid income tax on that part of your IRA distribution up to \$100,000 per IRA owner. This is particularly beneficial if you can't itemize your charitable gifts. In addition, Connecticut taxpayers do not owe state tax on this gift.

## LEGACY GIVING

**BEQUEST THROUGH A WILL:** A bequest through your will is a way to make a final statement of your support for Safe Futures. Your attorney can write a provision to give a specific dollar amount or a percentage of your estate.

**GIFTS FROM AN IRA:** If you have an IRA, a simple and powerful way to make a legacy gift is by adding Safe Futures as a beneficiary of the account. A charity that is a beneficiary of an IRA pays no income tax on the IRA distribution. Using your IRA beneficiary form, you can decide what percentage of the IRA will be left to Safe Futures, and you can change the beneficiary at any time.

**TRANSFER ON DEATH ACCOUNTS:** Transfer on death accounts are non-retirement accounts that have a beneficiary designation. You can name Safe Futures as a beneficiary. While there isn't the same income tax savings as an IRA beneficiary, this is a simple way of making your final gift to Safe Futures

**LIFE INSURANCE:** If you own a life insurance policy and your family no longer needs the death benefit, you can designate Safe Futures as a beneficiary. Further, if the policy is fully paid up, you can donate the entire policy to Safe Futures and you may be eligible for a charitable deduction of approximately the policy cash value.

**GIFTS OF PROPERTY:** A property that is not needed by your family can also be gifted to Safe Futures through your estate plan.

**ADVANCED TECHNIQUES:** Advanced techniques are available to donors with very specific estate planning needs. For example, a charitable remainder trust can permit a donor to diversify a stock portfolio without tax, generate income for life, and leave the remainder of the account to Safe Futures.

# TESTIMONIALS

“My husband and I invested in mutual funds at the depths of the Great Recession. They have grown considerably. We donated them to our Donor-Advised Fund which avoided the capital gains tax. The fund made it easy to make our donations to Safe Futures, and I’m very happy knowing that 100% of the value of the fund goes to a great cause, rather than being diminished by taxes.”

*Pamela McBride-McGuigan*

“As long time supporters of Safe Futures and founding members of the Polaris Society, adding Safe Futures as a beneficiary of an IRA account was a way to ensure the valuable work of Safe Futures continues after our passing. We like knowing that this approach is free of income tax, thus ensuring the maximum value of the gift.”

*Gill and Richard H.*

# THANK YOU

Safe Futures understands the lasting impact that your generous gift will have on the work of the organization, now and in the future. We thank you for looking forward; you are the bridge to safe futures for those we serve. We are honored to have your support.

# CONTACT

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## LEGACY GIVING

Supporting victims of domestic violence, sexual assault, stalking, and trafficking in Southeastern Connecticut.

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