

## DONOR SPOTLIGHT

### Joshua Bloomington

Xerchillo con nonsed est ea incidem  
eostio odit occat. Mi, autemperepel et aut  
quossi optatur, ullestrum, quasperument  
in net aut harchilla consequis aut in  
corernam atiation poreperovide et omnis  
dignis. Muloctem inemedio, nos Marbis  
pror habit is, dereceris se a telis, catus,  
vivatil hiculisultus remnitem recionf  
ectorteris, nonihicipio inatum acerdiemedi  
scientrit re forum imihinpris, quam et con  
duciam in rentemenit videm cons acre  
ta L. Um pereit et auc rei sulicum te, quo  
vigat qua cataturessus in Etre quemove  
rfestem, quonsum, Ti. Nu quid consi  
sultive raveret viris hiniure, nostint virissa  
et? An sentraedet publique terditiam iu  
quod maccies mus portiortumharchilla  
consequis aut in corernam atiation  
poreperovide et omnis dignis.

## Next Steps:

- Meet with the Boys & Girls Club to talk through options
- Meet with Financial Advisor
- Fill out Self-Identification form & Meet with Leslie to tell your story
- Connect with other Heritage Club Members

## Plan Your Giving While You're Living



**If you have any questions about how your giving will impact the club, please contact:**

**Leslie Abshier**

*Development Director*

[labshier@bgcbloomington.org](mailto:labshier@bgcbloomington.org)

[bgcbloomington.org/legacy](http://bgcbloomington.org/legacy)

This document is intended to provide general information that we hope will be helpful to you in your tax, estate, and charitable planning. It is not intended as legal advice and should not be relied upon as legal advice. For advice or assistance with your particular situation, you should consult an attorney or other professional adviser.



**The Heritage Club is established by the Boys & Girls Club of Bloomington to provide recognition for individuals who provide support by including the Boys & Girls Club of Bloomington in their estate plan.**



**BOYS & GIRLS CLUBS  
OF BLOOMINGTON**



## Current Gifts

**Stock:** Avoid paying capital gains tax on the sale of appreciated stock and receive a charitable income tax deduction while benefiting the Club.

**IRA Rollover:** Your IRA funds will be directly transferred to the club to help continue our important work.

**Real Estate:** Avoid paying capital gains tax on the sale of the real estate and receive a charitable in-come tax deduction based on the value of the gift, while benefiting the club.

## Deferred Gifts

**Will/Trust:** With the help of an advisor, you can include language in your will or trust specifying a gift be made to family, friends or the Boys & Girls Club of Bloomington as part of your estate plan.

**Beneficiary Designation:** You can designate the club as a beneficiary of a retirement, investment or bank account or your life insurance policy.

**Life Insurance:** By naming the Club as a beneficiary, once the policy matures, the proceeds of your policy will be paid to our organization so that we can use the proceeds to further our mission.

## Split Interest Gifts

**CGAs:** You transfer cash or property to Boys & Girls Club of Bloomington — In exchange, we promise to pay fixed payments to you for life. The payment can be quite high depending on your age, and a portion of each payment may even be tax-free.

**Charitable-Remainder Unitrust:** The trust is invested to pay in-come to you or any other trust beneficiaries you select based on a life, lives, a term of up to 20 years or a life plus a term of up to 20 years. The Club benefits from what remains in the trust after all the trust payments have been made.

**Life Estate:** You deed your home or farm to the Club & The deed will include a provision that gives you the right to use your home or farm for the rest of your life and that of any other life estate party named in the deed.

**Charitable Lead Trust:** You make a contribution of your property to fund a trust that pays the Boys & Girls Club of Bloomington in-come for a number of years. After a period of time, your family receives the trust assets plus any additional growth in value.

