

# Planned Giving Options

## Charitable Bequest

If you'd like to support Beloit Regional Hospice but are overwhelmed by the thought of writing a check or parting with your assets today, a charitable bequest might be right for you. By including a bequest in your will, you can ensure that the community benefits from the care and support of Beloit Regional Hospice for years to come, while entitling your estate to an unlimited federal estate tax charitable deduction. The bequest can be a fixed amount or percentage of the estate, funded by cash, appreciated securities, real estate, personal property or closely held stock. Your gift can be revised anytime.

## Beneficiary Designation

If you're interested in making a gift that is separate from your will, consider a beneficiary designation. When you name Beloit Regional Hospice as a beneficiary the organization can receive assets such as retirement plans and life insurance policies when you're gone. Because Beloit Regional Hospice is tax-exempt, the organization benefits from the full amount of the gift instead of losing a portion to federal income tax, which happens when assets are gifted to individuals. Beneficiary designations are flexible and can be adjusted anytime. You can name BRH the beneficiary of retirement plan assets, life insurance, commercial annuities, bank accounts, CDs or brokerage accounts.

## Charitable Trust

A charitable trust lets you or other named individuals receive income each year for life or a set number of years from the assets you give to the trust. After the term is completed the balance of the trust goes to the charities of your choice. When you transfer assets into a tax-exempt charitable trust, you receive an immediate federal income tax charitable deduction, and the trust does not pay capital gains on proceeds from the sale of the assets. Charitable trusts are typically funded by cash, appreciated securities, real estate, and closely held stock.

## Endowed Gift

If you'd like to safeguard the future of Beloit Regional Hospice, consider making an endowed gift. An endowed gift can add to an existing endowment or create a new endowment. The principle of the endowment is invested and a portion of the principle's earnings each year is used to support Beloit Regional Hospice's mission to make each moment of remaining life as full and as comfortable as possible. The remainder of the earnings is reinvested into the fund, allowing it to continue forever. Your lump sum endowment gift is eligible for a federal income tax charitable deduction. Endowments are typically funded by cash, appreciated securities, tangible personal property, and real estate.