

## Other Ways to Give



### Donor Advised Funds

Some of our donors have established a donor-advised charitable fund (Fidelity Charitable<sup>®</sup>, Vanguard Charitable<sup>®</sup>, Schwab Charitable<sup>®</sup>, or other) and have a strong desire to support Our Little Roses' mission through an annual gift and/or a legacy gift.

You can indicate that your donor-advised charitable fund be distributed, in full, to Our Little Roses after your lifetime. Or, you can name specific charities and choose a dollar or percentage amount to be distributed over a certain time or until the account balance becomes zero.

**If you have any questions, please contact Wendy Bourgault at 305-603-9758 or [wendy.bourgault@ourlittleroses.org](mailto:wendy.bourgault@ourlittleroses.org).**

### Charitable IRA Rollover

When you create your legacy gift with a charitable IRA rollover, you receive tax advantages, and you serve those in need with Our Little Roses for years to come.

#### Benefits include:

- Avoid paying tax on your required minimum distribution this year. The distribution will not count as taxable income for this year, helping keep you in a lower tax bracket.
- The transfer is not subject to limitations on itemized deductions.
- Enjoy a quick and easy estate tax reduction.

#### To qualify:

- You must be 70 ½ years old or older by year-end.
- The distribution must be directed to Our Little Roses from your plan trustee.
- The maximum contribution amount each year is \$100,000 (\$200,000 per couple).
- Your transfer must be received by the last day of the calendar year.

If you're interested in this popular way to support Our Little Roses, download a sample letter for your IRA administrator [here](#).

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### Real Estate

This gift transforms the lives of those in need, and it benefits you as well. When you give a gift of property, you enjoy tax benefits and you avoid capital gains tax.

**There are nine types of real estate gifts:**

1. Outright gift. When you give real estate that you have owned longer than one year, you get a federal income tax charitable deduction equal to the property's fair market value. This deduction reduces the cost of making the gift and frees up cash that would be used to pay taxes. You eliminate capital gains tax. You avoid gift tax on the transfer. The gift also reduces your future taxable estate.
2. Gift in your will or living trust. This gift of real estate gives you the flexibility to change your mind at any time and to give a larger gift than you may be able to during your lifetime.
3. Retained life estate. You can transfer your personal residence to Our Little Roses but retain the right to occupy or rent the home for the rest of your life. You receive an immediate federal income tax charitable deduction for a portion of your home's value.
4. Deferred charitable gift annuity. With this gift, you receive income for life, and you can receive a federal income tax charitable deduction in the year you set up your gift.
5. Bargain sale. To fund this gift, you sell your property for less than market value, and the difference between the actual value and the sale price is the gift for Our Little Roses. This is the only gift that provides you with a lump sum of cash and a charitable deduction.
6. Charitable remainder unitrust. You can contribute any appreciated real estate you've owned for more than one year, provided it's not mortgaged, and receive an income stream for life or a term of up to 20 years.
7. Charitable lead trust. With this gift, you can transfer to your family tax-free, real estate that has the potential to grow.
8. Memorial or endowed gift. This is a great way to honor a loved one. When you make an endowed gift of real estate, your contribution becomes part of our endowment.
9. Donor advised fund. When you transfer real estate to your donor advised fund, you avoid capital gains taxes and receive a federal income tax deduction based on the fair market value of the property.

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## Life Insurance Plan Gift

A gift of life insurance is an affordable way to make a real difference in the lives of. In addition to helping those in need, you also enjoying tax savings during your lifetime.

### Benefits include:

- A significant gift from disposable income at a fraction of the value
- Tax saving can be immediately realized
- Your donation could reduce final taxes of your estate
- Insurance gifts pass outside the estate

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