

# HOW CAN YOU GIVE?

## OUTRIGHT GIFT

Gifts of cash in any amount are always welcome and the easiest way to support the causes you care about. Real estate, appreciated stock, and other tangible property can also be donated to the community foundation and provide immediate tax benefits for donors.

## BEQUESTS

Not only does a gift to charity remove the asset from the donor's taxable estate, but it is also the ultimate statement of values. It reminds loved ones, heirs, and the community of where the donor found passion and merit. Charitable bequests add meaning to our lives both now and forever.

## CHARITABLE REMAINDER TRUST

A charitable remainder trust is a gift plan defined by federal tax law that allows a donor to provide income to himself or herself and/or others while making a generous gift to charity. The income may continue for the lifetimes of the beneficiaries, a fixed term of not more than 20 years, or a combination of the two.

## CHARITABLE LEAD TRUST

A non-grantor charitable lead trust is a gift plan defined by federal tax law that allows an individual to transfer assets to family members at reduced tax cost while making a generous gift to Foundation for Appalachian Kentucky.

## LIFE INSURANCE

Life insurance may be given to the Foundation and the cash value deducted from income tax. However, the Foundation can also be named as a beneficiary on life insurance policies. Donors may wish to establish a fund at the Foundation by naming Foundation for Appalachian Kentucky as a sole beneficiary, a contingent beneficiary, or a beneficiary of a fixed percentage of the policy.

## RETIREMENT PLANS/IRA ACCOUNTS

Donors may make lifetime gifts of retirement assets or name the Foundation as the beneficiary of their plan. Retirement plans include, but are not limited to, Individual Retirement Accounts (IRA), 401(k), 403(b), and defined contribution plans.

## DEEPLY ROOTED

The legacy society of the Foundation for Appalachian Kentucky, Deeply Rooted allows you to support the causes you care about for generations to come- while enjoying tax savings.

## ENDOW KENTUCKY TAX CREDIT PROGRAM

Endow Kentucky features a tax credit, which is different than a tax deduction. A tax deduction reduces your taxable income, so the value depends on your income tax bracket. A tax credit lowers your tax bill dollar for dollar, no matter your tax bracket.

# READY TO GIVE?

Visit [appalachianky.org](http://appalachianky.org) and click "Give Now" to support your community!