



## Your Legacy Can Bring Hope to People Impacted by Vision Loss Strategies for Legacy Giving – Center for the Visually Impaired

**BEQUESTS.** By naming CVI as a beneficiary of your estate, you are investing in CVI's mission to empower people impacted by vision loss to live with independence and dignity. When you make a bequest to CVI, you continue to control your assets during your lifetime so you can be sure your current needs are met. You can modify your bequest if your circumstances change.

A well-designed plan can result in lower estate taxes, allowing you to leave more for loved ones. If you have already included CVI in your estate plans, please let us know. We want to thank you and welcome you into the *Mary Ann and Dick Cook Legacy Society*. Sharing your plans does not obligate you or your estate in any way; it simply helps us understand your intentions and make sure your gift is directed and used as you intend.

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**RETIREMENT PLAN BENEFICIARY.** Naming CVI as a beneficiary of your IRA or other qualified retirement plan is a tax-effective way to support CVI services with a future gift. At your death the assets held in your retirement plan may be subject to both estate and income taxes, reducing the value received by your heirs. Because of CVI's tax-exempt status, these gifts avoid both potential taxes.

The process of naming CVI a beneficiary of your retirement plan is simple. Contact your plan administrator and complete a beneficiary designation form, including a spousal waiver if needed. In some cases, you may be able to complete the form online. This quick change is an easy way for you to make a meaningful impact.

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**IRA CHARITABLE ROLLOVER.** The IRA charitable rollover is a simple, tax-effective way to support CVI. If you are 70½ or older, you can give up to \$100,000 each year directly from your IRA to charities such as CVI. The transfer generates neither taxable income nor a tax deduction, so you still benefit even if you do not itemize your tax deductions. Your IRA charitable rollover gift can satisfy all or part of your required minimum distribution for the year. The transfer may be made in addition to any other charitable giving you have planned. To initiate a gift, instruct your IRA administrator to transfer funds directly to CVI.

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**CHARITABLE REMAINDER TRUSTS.** Charitable remainder trusts (CRT) are flexible, tax-wise vehicles that can provide you or other beneficiaries with income and create a generous remainder gift to fund programs and services at CVI that are important to you.

A CRT may be established during your lifetime or at your death. These trusts offer a great deal of flexibility. You may choose the payout rate (typically between 5 and 7 percent), income may be fixed or variable, a variety of asset types can be used for funding the trust, and there is no limit to the number of income beneficiaries you can name. You also receive a charitable tax deduction in the year the trust is established and capital gains tax on the contributed asset is deferred. At the end of the trust's term, remaining funds will support your CVI legacy.

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**APPRECIATED SECURITIES.** Protect your investment gains with a gift of long-term appreciated securities, and you will generate a triple tax benefit. You receive a charitable income tax deduction for the full fair market value of the securities up to 30% of your adjusted gross income, avoid paying capital gains tax on the appreciation, and remove the asset from your estate for estate tax purposes. CVI immediately sells contributed securities and the resulting funds are directed to support CVI programs as you intend.

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*This is not intended as legal or tax advice. Please discuss planned gift options with your financial or tax advisor.  
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