



## Planned Giving to the Rutland County Humane Society

Planned giving allows you to provide for the future of the Rutland County Humane Society in your will or during your lifetime.

There are several ways to make a planned gift. The information below is provided to help you start thinking about ways to make such a gift. *In all cases, we urge you to seek legal and financial counsel before making a planned gift to any charity.*

### **Bequests**

The most common form of planned giving to the Rutland County Humane Society (RCHS) is accomplished by naming RCHS as one of the heirs of an estate. RCHS has received entire estates, a percentage of an estate or a fixed amount from our planned giving donors. Your lawyer can advise you on making sure your legacy includes caring for the animals.

### **Retirement Plan Assets Gift**

If you have a traditional IRA, 401k, 403b or other qualified retirement plan, the beneficiary (if other than your spouse) will be taxed on the funds received. In some cases, this can amount to a substantial amount of the retirement plan. By naming the Rutland County Humane Society your beneficiary, the full value of the fund will benefit animals in our community. Naming RCHS as beneficiary is easily done on a form provided by your employer.

### **Stocks**

Gifts of stocks or other securities are a wonderful way to support the future of the Rutland County Humane Society. By donating stocks you have owned for over one year you will get a tax deduction for the gift and avoid paying capital gains on the increased value of the stock.

Arranging the transfer of stocks to RCHS can be arranged through your broker. RCHS will work with you to supply the information needed to make the transfer.

You can also bequeath stocks and other securities to RCHS.

### **Life Insurance**

A gift of life insurance benefits can provide a generous donation to RCHS. A newly purchased policy or one you already own but not longer need can be facilitated by your insurance agent. Tax deductions will apply for these gifts.

### **Trusts and Annuities**

Other methods to provide planned gifts to RCHS are by establishing a trust or annuity. Legal and financial professionals should be consulted to determine what works best for your circumstances. Both can result in tax benefits to you as the donor.

If you have questions or want additional information please contact Gretchen Goodman at [Gretchen@rchsvt.org](mailto:Gretchen@rchsvt.org) or 802.483.9171 ext. 207.