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THE UNIVERSITY OF
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Invited by:

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This document is intended to be
informational only. I, Carol Macculloch, do
not render legal, accounting, or tax advice.

What is Planned Giving?

- Planned giving is finding ways to make charitable gifts now or after your lifetime while enjoying financial benefits for yourself.
- Unlike cash donations, they are typically made from assets in your estate rather than disposable income
- Planned Giving is often a wonderful way to make a larger, lasting contribution to your favorite non-profit.
- A planned gift that supports the ongoing mission and work of the **Waterfront Village** is a thoughtful way to leave a lasting legacy to benefit the current and future members of this important community.



Why is Planned Giving important to Waterfront Village?

- Planned Giving, often referred to as Legacy Giving, is a wonderful way to grow and sustain the important services and work at Waterfront Village!
- Planned gifts can provide a reliable funding stream for Waterfront Village.
- Not every donor can afford to make a large outright gift to their favorite organization during their life time. A planned gift may be an option for you.
- There are many forms of legacy gifts that are very easy to make.



Ways to make a Planned Gift

- Will or Trust.
- Securities (stocks or bonds)
- Retirement Accounts and Pension Plans
- Life Insurance
- Charitable Remainder Trusts
- Real Estate



Leaving Waterfront Village in your Will

- Gifts through Will or Living Trust (the most popular way to give)
 - A specific amount of cash (i.e. \$10,000);
 - A percentage of the donor's total estate (i.e. 10% of an estate of \$1 million would be \$100,000 to charity); or
 - The remaining value of the estate after all other bequests have been paid.
- Can include a contingent beneficiary. A contingent beneficiary names an organization, such as Waterfront Village, and they will receive the benefits in an estate plan if the primary beneficiary has died at the time the benefit is to be paid.



A gift of Appreciated Stocks

- You can give a greater gift amount, less expensively
 - Giving appreciated stocks and mutual funds (owned for more than one year) immediately adds a tax advantage over making the same gift in cash.
 - If you have questions on how to accomplish this philanthropic gift, our financial planner can help with any questions and further explain the benefits.



Beneficiary Designations

- IRA's, Roth IRA's, 401k's, 403b's, life insurance and commercial annuities can be partially or fully designated to your favorite charity/organization.
- These gifts can be a great way for a donor to reach their philanthropic goals, along with being extremely important to the future of your favorite non-profit. It is also a cost effective way to make a major gift because it does not cost anything to change your primary or contingent beneficiary.



Charitable Remainder Trust (CRT's)

- CRTs are standalone legal entities, and are established with the help of an attorney who advises on the endless trust and payout options available. Your attorney can customize the trust to meet your donor and family goals for your estate.
- Donors would not go to the trouble to establish charitable trusts if there was not a big payoff for the donor and the causes they care about.



Making a Gift of Real Estate

- Waterfront Village will also consider residential properties, vacation homes, rental and commercial properties, and undeveloped land, as a philanthropic gift option.
- When considering a gift of real estate, please contact your financial and legal advisors to see if this type of gift is best for your financial and tax situation. Also speak with the folks at Waterfront Village to work through their gift process to be sure it is the right gift for the Waterfront Village.



Visit Waterfront Village's Website

<https://www.dewaterfrontvillage.org>

Consider a gift and learn more about including Waterfront Village in your Estate Plan by speaking with Len Bechtel, Executive Director, or visiting the Waterfront Village Website.

