

Planned Giving Resources

1. [25 Estate Documents You Need to Put in One Place](#) (see below)
2. [Planned Giving Cheat Sheet](#) (see below)
3. [Sample Codicil](#) (see below)
4. [Leave a Legacy® York County Professional Advisors](#)
5. [York County Community Foundation](#)
6. [Jewish Community Foundation of Central Pennsylvania](#)

Why?

Our legacy donors are people just like you who believe that the York JCC is the heart of the community. Legacy gifts help ensure that the traditions and values important to us today, remain constant for future generations as they continue to gather at our vibrant Jewish Community Center.

Legacy giving can provide immediate benefits and will give you the satisfaction of knowing that your personal philanthropic goals will be met.

How?

All of us, regardless of age, wealth or affiliation, have the ability to leave a legacy. Your legacy gift of any size can be customized and structured to fit your dreams, lifestyle, family and financial needs. You can provide support for a particular organization or area of interest.

Leaving a legacy is simple. Some options include:

- Bequest in a Will
- Gift of Life Insurance
- Gift of IRA or Pension Funds
- Gift of Cash or Assets
- Lifetime Income Gifts
- Establish an endowment with a contribution now or after your lifetime.

Learn about which option may be best for you with this [planned giving cheat sheet](#). (see below)

Steps:

1. Contact the York JCC and have a conversation with the Community Development Director, [Janine Pflaum](#) at 717-843-0918.
2. Complete a Letter of Intent (Contact the Fund Development Office)
3. Be sure to talk to your family and friends about your plans and personal wishes in addressing family needs as well as your legacy gifts.
4. Formalize your commitment. Your attorney or financial advisor can assist you in determining what type of gift best suits your circumstances.

25 ESTATE DOCUMENTS YOU NEED TO PUT IN ONE PLACE*

The Essentials

- Will
- Letter of Instruction
- Trust Documents
- Financial Power of Attorney (POA)

Marriage and Divorce

- Marriage License
- Divorce Papers
- Military Documents (DD214)

Health-Care Confidential

- Personals and Family Medical History
- Durable Health-Care Power of Attorney
- Authorization to Release Health-Care Information
- Living Will
- Do-Not-Resuscitate Order

Proof of Ownership

- Housing, Land and Cemetery Deeds
- Escrow Mortgage Accounts
- Proof of Loans Made and Debts Owed
- Vehicle Titles
- Stock Certificates, Savings Bonds and Brokerage Accounts
- Partnership and Corporate Operating Agreements
- Tax Returns

Life Insurance and Retirement

- Life-Insurance Policies
- Individual Retirement Accounts
- 401(k) Accounts
- Pension Documents
- Annuity Contracts

Bank Accounts/Social Media

- List of Bank Accounts
- List of all User Names and Passwords
- List of Safe-Deposit Boxes

*From Saabira Chaudhuri's 7/2/2011 article
in the *Wall Street Journal*



When, how and why to plan a gift. *The perfect planned giving cheat sheet!*

	Cash	Securities	Real Estate	Personal Property	Bequest	Retirement Plan Assets, IRA	Life Insurance	Retained Life Estate	Bargain Sale	Charitable Gift Annuity	Charitable Remainder Trust	Charitable Lead Trust
How does it work?	Give cash	Give appreciated securities	Give appreciated real estate	Give artwork, collectibles, equipment or other types of tangible property	Simplest form of gift planning (plan now, give later)	Name us as the beneficiary of the plan	Give old or new policy with us as beneficiary and owner	Give real estate but keep the right to use and enjoy it for life	Sell real estate or other valuable property to us for less than fair value	Simple gift contract that provides lifetime payments to one or two persons	Trust that pays income for life or a term of years to donor and/or others. Assets ultimately benefit us	Trust that makes payments to us for a period of years. Assets ultimately pass to donor or heirs
What do you want to do?	Maximize the deduction; minimize the gift details	Avoid tax on capital gains; afford a larger gift to us	Make a substantial gift, avoid capital gains tax, receive a large income tax deduction	Put assets you no longer need or can maintain to good use	Make a gift that costs nothing during your lifetime	Avoid double taxation at death; give tax-advantaged assets to heirs	Make a large gift at little cost	Make a significant gift that doesn't affect your lifestyle	Make a significant gift that doesn't affect your lifestyle	Supplement income with steady payments that are partially tax-free	Diversify assets, avoid or defer capital gains tax, secure often-greater income and possible inflation protection	Reduce gift and estate taxes on assets you pass to heirs; lower income tax liability; retain control of assets
How do you make the gift?	Write a check or give on-line now	Contribute long-term appreciated stock or other marketable securities	Donate the property to us	Donate tangible personal property related to our tax-exempt function	Name us in your will or living trust by designating a specific amount or a share of the residue	Name us as whole or partial successor beneficiary on your plan's form	Donate a paid-up policy you no longer need or take out a new policy	Give real estate to us but retain a life estate	Sign a contract to sell property to us at a discounted value	Establish a gift annuity contract with us that pays a set amount for life	Create a trust that pays income to donor and/or others; principal (remainder) ultimately goes to us	Create a trust that pays income to us, principal (remainder) ultimately returns to heirs or donor
Donor Benefits												
Reduce estate tax	Removes taxable assets from the estate	Removes taxable assets from the estate	Removes taxable assets from the estate	Removes taxable assets from the estate	Donation exempt from federal estate tax	Donation exempt from federal estate and income tax	Donation exempt from federal estate tax	Removes taxable assets from estate	Removes gifted portion of value of asset from taxable estate	Removes taxable assets from estate	Removes taxable assets from estate	Can remove taxable assets from estate
Reduce income tax	Immediate deduction for full value	Immediate deduction for full value	Immediate deduction for full value	Immediate deduction for full value if we can use the asset		Your heirs will avoid income tax	Current income tax deduction for paid-up policy. Future deductions for premium payments on new policy	Deduction for value of the asset, less value of your right to keep using it	Deduction for gift portion of asset	Deduction for gift portion of asset	Deduction for gift portion of asset	Limited
Reduce or eliminate capital gains		Complete avoidance	Complete avoidance	Complete avoidance	Complete avoidance			Complete avoidance	Partial avoidance	Partial avoidance	Partial avoidance	Varies
Get income back from the gift									Determined by your agreement with us	Fixed payments for life for one or two individuals	Variable or fixed income for life	
Give an asset but keep enjoying it					Control of assets during lifetime	Continue to take withdrawals from plan during your lifetime		Use of property during lifetime				Property reverts to donor, or to heirs with reduced gift and estate taxes
More		Still like the stock? Use your cash to buy at today's price and lock in a higher cost basis	Coordinate with charity before making donation	Can be used to make a significant gift without cash outlay	Make a substantial gift when you no longer need the assets	Often overlooked and easily given	Simple to set up; small financial commitment for large ultimate gift	Coordinate with charity before making donation	Use proceeds to help fund needs at a later stage in life (retirement facility, etc.)	Great retirement income supplement	Significant income and estate tax advantages	Best for assets expected to appreciate rapidly
How does it benefit us?	Delivers immediate benefits	Delivers immediate benefits	Delivers immediate benefits	Delivers immediate benefits	Ensures our future strength	Ensures our future strength	Ensures our future strength	Ensures our future strength	Delivers immediate benefits	Ensures our future strength	Ensures our future strength	Delivers immediate benefits

SAMPLE CODICIL

[date]

I, [name], a resident of the County of [county], State of [state], declare that this is the codicil to my last will and testament, which is dated [date original signed].

I add or change said last will in the following manner:

[List all specific changes or additions to the original will. Reference each section number of the will and the specific language you will be affecting. **This is where you could include a bequest to our mission. See our suggested *bequest language* that can assist you.**]

Otherwise, I hereby confirm and republish my will dated, [date original signed], in all respects other than those herein mentioned.

I subscribe my name to this codicil this [day, e.g. 1st] day of [month], [year], at [full address where signed], in the presence of [full name of first witness to codicil], [full name of second witness to codicil], and [full name of third witness to codicil], attesting witnesses, who subscribe their names here in my presence.

Maker

ATTEST

On the date last above written, [name], known by us to be the person whose signature appears at the end of this codicil, declared to us, [full name of first witness to codicil], [full name of second witness to codicil] and [full name of third witness to codicil], the undersigned, that the foregoing instrument, consisting of [number of pages to codicil] page(s) was the codicil to the will dated, [date original signed]; who then signed the codicil in our presence, and now in the presence of each other, we now sign our names as witnesses.

Witness

Address:

Witness

Address:

