

# Making a difference

Making a gift to The Fletcher School doesn't take great wealth—just a sincere desire to have a positive impact on the lives of children with learning disabilities and attention deficit. All gifts, large and small, are important to us and are very much appreciated.

The most common donations are current gifts of cash or securities. If, however, you are interested in planning for future gifts to The Fletcher School, this brochure provides several suggestions and offers information on the benefits to you and to the School. Many of these options provide immediate tax benefits.



...is as easy as



## Goal MAKE A QUICK EASY GIFT

- GIFT:** Direct donation  
**METHOD:** Donate cash, securities, or personal property  
**BENEFIT:** Income tax deduction; avoidance of capital-gains tax

## Goal MAKE A REVOCABLE GIFT DURING YOUR LIFETIME

- GIFT:** Living trust  
**METHOD:** Name The Fletcher School as beneficiary of assets in a living trust  
**BENEFIT:** Control of the trust during your lifetime; possible estate tax savings

## Goal DEFER A GIFT UNTIL DEATH

- GIFT:** Bequest in your will  
**METHOD:** Name The Fletcher School as a beneficiary in your will  
**BENEFIT:** Exemption from federal estate taxes

## Goal MAKE A LARGE GIFT AT LITTLE EXPENSE

- GIFT:** Life insurance  
**METHOD:** Name The Fletcher School as owner/beneficiary of a life insurance policy  
**BENEFIT:** Immediate income tax deduction; possible future deductions

## Goal AVOID DOUBLE TAXATION ON RETIREMENT PLAN ASSETS

- GIFT:** Retirement Plan  
**METHOD:** Name The Fletcher School as beneficiary of the remainder of the assets in your retirement plan after death  
**BENEFIT:** Less costly gifts to heirs; avoidance of heavy taxation on gifts to heirs

## Goal AVOID CAPITAL-GAINS TAX ON THE SALE OF REAL ESTATE

- GIFT:** Real estate  
**METHOD:** Donate property to The Fletcher School or sell it at below market price  
**BENEFIT:** Immediate income tax deduction; elimination of capital-gains tax

## Goal DONATE RESIDENCE WHILE CONTINUING TO LIVE IN IT

- GIFT:** Retained life estate  
**METHOD:** Transfer ownership of home to The Fletcher School but retain occupancy

## Goal SECURE INCOME STREAM

- GIFT:** Charitable remainder annuity trust  
**METHOD:** Establish charitable trust for the benefit of The Fletcher School that pays you a set income annually  
**BENEFIT:** Immediate income tax deduction; fixed income for life

## Goal CREATE A HEDGE AGAINST INFLATION

- GIFT:** Charitable remainder unitrust  
**METHOD:** Create charitable trust for the benefit of The Fletcher School that pays you a percentage of the trust's assets  
**BENEFIT:** Immediate income tax deduction; income for life with potential to increase

## Goal REDUCE GIFT AND ESTATE TAXES ON ASSETS WILLED TO HEIRS

- GIFT:** Charitable lead trust  
**METHOD:** Establish trust that pays income to The Fletcher School for a set term then passes to heirs  
**BENEFIT:** Retain property in family; reduce taxable estate; possibly reduce gift taxes

...unwrapping a gift!