



WAYS TO SUPPORT MARCH OF DIMES

There are a variety of ways our loyal donors support March of Dimes. Some choose to support us during their lifetime, and some also include us as a beneficiary in their estate plan. Here's a brief description of the most popular assets and ways our donors make gifts to support our mission to fight for the health of all moms and babies.

CURRENT LIFETIME GIFTS

1. **Outright Gifts:** Cash, stock, real estate, tangible personal property and other non-cash assets can be gifted directly to March of Dimes and in most cases, you'll receive a charitable income tax deduction equal to the full fair market value of the property.
2. **IRA Charitable Rollover:** If you're age 70.5 or older, you may be eligible for the IRA Charitable Rollover which allows you to make a gift to March of Dimes during your lifetime from your IRA without paying income tax on the amount transferred.
3. **Donor Advised Funds:** A growing number of donors conduct their philanthropy using donor advised funds. Cash or non-cash assets are deposited into a fund that can grow in value and is granted out to charities over time. You receive an immediate charitable income tax deduction and appreciated assets sold by the donor advised fund avoid capital gains tax. You retain the ability to make grant recommendations to charities at any time and in any amount. This right continues for your lifetime and can be passed on to future generations of loved ones.
4. **Charitable Lead Trusts:** This type of trust is an irrevocable agreement in which you transfer assets to a trust that pays income to March of Dimes now and when the trust terminates, what's left comes back to you or passes to your heirs. Depending on how it's structured, it can generate an income tax charitable deduction OR allow you to pass assets to your heirs with reduced gift and estate tax savings.

DEFERRED GIFTS MADE FROM YOUR ESTATE

1. **Bequests:** By naming March of Dimes as a beneficiary of your **will or trust**, at your death your estate will make a gift to March of Dimes of a specific amount, asset or percentage of your estate. This is the most commonly used way to make an estate gift to March of Dimes since it allows you to retain control and ownership of your assets during your lifetime, maintain the right to make changes to your bequest provisions during your lifetime, and provide for March of Dimes after your death.
2. **Retirement Plan/IRA Beneficiary Designations:** Another commonly used way to make an estate gift to March of Dimes is by naming us as a beneficiary of a portion of your retirement plan or IRA. This is accomplished by obtaining a Beneficiary Designation Form from your broker and naming March of Dimes as one of the beneficiaries on that form. You retain the ability to make withdrawals from your account during your lifetime and you retain the right to make changes to your beneficiary designations at any time during your lifetime. Significant income and estate tax savings may be achieved by using this particular asset if you plan to make gifts to charity at your death.
3. **Life Insurance:** If you have a life insurance policy that can no longer be used for its original intended purpose, this may be an ideal asset to give to March of Dimes by simply naming us as a beneficiary on a Beneficiary Designation Form which can be obtained from your life insurance company. If you name March of Dimes as owner and beneficiary of the policy, you'll receive an immediate charitable income tax deduction. If you name March of Dimes as a beneficiary but not owner, you retain the right to change your beneficiary designation at any time during your lifetime.

GIFTS THAT PAY INCOME BACK TO YOU

1. **Charitable Gift Annuities:** A charitable gift annuity is a contract with March of Dimes in which you make a gift of cash or stock to March of Dimes in exchange for a fixed annual income for life. You can choose to begin receiving payments immediately after making the gift or delay payments until a future date. When the gift annuity ends, March of Dimes can then use your original gift to improve the health of all moms and babies.
2. **Charitable Remainder Trusts:** A charitable remainder trust is a tax-exempt trust which allows you to transfer assets to the trust, receive an immediate income tax deduction, liquidate the assets free of capital gains tax, and receive income from the trust for your life or a term of years. Multiple individuals can be given the right to receive income from the trust. When the trust ends, 100% of what's left passes to March of Dimes.
3. **Gifts of Real Estate with Retained Life Estate:** Although this type of gift doesn't pay income back to you, it does allow you to deed your **home, vacation property or farm** to March of Dimes now while retaining the right to use the property during your lifetime. You receive an immediate charitable income tax deduction and possession of the property passes to March of Dimes at your death.

Please contact Dean Regenovich, Director of Charitable Estate Planning, at 800-780-3463 or plannedgiving@marchofdimes.org, if you have questions or would like more information, or visit marchofdimesgift.org.