

Planned Giving:

CREATING YOUR LEGACY OF JOY



To get the full value of joy, you must have someone to divide it with.

MARK TWAIN

WHY IS PLANNED GIVING IMPORTANT?

LEGACY OF JOY– THE STORY OF YOUR LIFE

Throughout our lives, there are moments when we pause to reflect on what we have achieved and what we hope to accomplish. We consider how to write each chapter of our life story in a way that embodies our values in word and deed.

You have expressed your values through your loyal support of the Children's Cancer Association efforts, balancing your own financial needs with your desire to fuel moments of joy for kids, teens and families facing serious pediatric illness.

Perhaps you've wished you could do even more—that you could ensure that children and families continue to receive CCA's programs of joy beyond your lifetime. Maybe you were concerned about making a commitment you might not be able to keep or making a gift with a financial asset you might, in the future, need for yourself...

REST ASSURED—IT'S EASY

You may be surprised to learn that there are many ways of creating your Legacy of Joy that:

- Maintain your ability to change your mind at any time.
- Requires no immediate donation and welcomes any amount
- Enables you to make loved ones and CCA your beneficiaries.

The information to follow will outline the many ways you can make a planned gift to CCA. We encourage you to have a conversation with your attorney or financial planner to determine which option may suit your financial goals.

GIVING OPTIONS

GIFTS BY BEQUESTS

Bequests in a will or trust are a time-honored way of ensuring that your support of the Children's Cancer Association continues for generations to come.

3 Ways to Include a Bequest for CCA:

- To leave the majority of funds to loved ones, name CCA the beneficiary of a specific amount or percentage of your estate.
- To leave CCA what's left after loved ones are provided for, use a residuary bequest.
- To leave your estate to family and friends, unless you outlive one of your beneficiaries, use a contingent bequest. This is often used by spouses who stipulate that if the other spouse is not living, then the bequest specified for that spouse will go to CCA.

To leave a gift to the Children’s Cancer Association in your will, simply share this sentence with your attorney or financial planner:

“I bequeath \$ _____ or _____% of my estate to the Children’s Cancer Association, a nonprofit organization located at 1200 NW Naito Parkway, Suite 140, Portland, OR, 97209, Federal Tax ID # 93-1181662, for Children’s Cancer Association’s general use and purpose.”

GIFTS OF RETIREMENT PLAN ASSETS

Many of us have sacrificed to accumulate retirement savings in expectation of a long and comfortable retirement. Those same frugal habits often result in not using all the money we’ve saved. Most retirement plans are highly taxed—income and possibly estate tax— when transferred to others. That’s why, from a tax perspective, the best Legacy of Joy gift is often from a retirement plan.

- If you designate CCA as a beneficiary of your retirement plan you can:
- Leave other, less heavily taxed assets to your family;
- Change your beneficiaries at any time, retaining maximum flexibility;

Take action without the expense of an attorney. Simply request a change of beneficiary form from your plan provider and include CCA as a full or partial beneficiary. Because we are tax-exempt, 100 percent of your gift will go to fueling moments of JoyRx for generations to come.

Beneficiary	Your Heirs	Children’s Cancer Association
Gift Amount From IRA	\$100,000	\$100,000
Income Tax	\$(39,600)	-0-
Net to Beneficiary	\$60,400	\$100,000

GIFTS OF LIFE INSURANCE

Many of us have life insurance policies that have long since served their purpose. Perhaps you purchased a policy when your children were young—but now the kids are grown and doing well—or you have a policy your parents purchased for you years ago. Insurance policies that have outlasted their original purpose are a wonderful way to create your ocean legacy.

It’s easy:

1. Request a change of beneficiary form from your life insurance company and make CCA a beneficiary. You retain the flexibility to change your beneficiaries at any time.
2. Sign over a fully paid policy. You will be allowed a tax deduction for your generosity

DONOR ADVISED FUNDS

With the use of a Donor Advised Fund (DAF) giving account, you can establish and make contributions to the account to benefit CCA. Directing your contributions through a Donor Advised Fund, allows you to allocate your donation towards specific organization programs, advising how the funds should be spent. The benefits are:

- Receiving an income tax deduction.
- Avoiding capital gains taxes if it is an appreciated gift
- Having the flexibility of making funds available for certain programs.
- Acting like a private foundation but it does not require extra time and money to manage because the Children’s Cancer Association will take care of the operations.

CDS AND OTHER BANK ACCOUNTS

One of the simplest ways you can create your Legacy of Joy is by making CCA the “pay on death” beneficiary of a certificate of deposit (or any bank or brokerage account). Your financial institution can assist you with this easy process.

CHARITABLE REMAINDER TRUST

A Charitable Remainder Trust is a simple trust that you setup with stock, real estate, or other assets to create an irrevocable charitable vehicle to benefit the Children’s Cancer Association.

- You receive an immediate charitable deduction, and, for your lifetime or the lifetime of your beneficiaries you name (a spouse, perhaps, or grandchildren);
- The trust pays out an annual income;
- At the end of the trust, the remaining funds go to the charity, tax-free.

CHARITABLE GIFT ANNUITY

A Charitable Gift Annuity is a short contract between you and the Children’s Cancer Association. You give assets to CCA to set up the annuity, and the annuity pays out an annual lifetime income to the you and perhaps another beneficiary. At the end of the annuity’s term, the remaining funds go to the Children’s Cancer Association.

CONCLUSION

We welcome the opportunity to assist you as you consider a future gift to the Children’s Cancer Association. We understand that leaving a gift of this kind in a will or trust or by CCA as one of your beneficiaries takes careful consideration. As you begin to explore creating your Legacy of Joy, please consult your legal or tax advisor. Please contact Darcie Bernier to create your Legacy of Joy at (503) 200-5115 or DBernier@JoyRx.Org. We can begin to discuss designating your gift towards a particular CCA program or the best type of gift to accomplish your personal and financial goals.