Through a Planned Gift to grow your fund at the Foundation, you can create a future source of support for the causes you care about. Planned Giving simply means planning now to leave a gift after your lifetime. Often, generous people decide to give in this way because they don’t have heirs or their heirs are already provided for, they want to pass on their values, or they simply want to make a difference in their community for future generations.

Whether you’ve always supported your favorite nonprofit or cause, or you’ve always wanted to, a Planned Gift empowers you to make an enduring contribution through your charitable fund. The Foundation is dedicated to carrying out your wishes, and we will work with you and your professional advisors to ensure that your fund will achieve your unique charitable goals.

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**Planned Giving Options**

**Simple Bequest**

Naming your fund as the beneficiary of a gift through your will or estate plan allows you to feel good about your contribution now, while parting with your assets after your lifetime. When planning a gift through your will, it’s sometimes difficult to determine what size donation will make sense. You need to make sure your family is taken care of first, and emergencies do happen. Making a bequest of a percentage of your estate ensures that your gift will remain proportionate no matter how your estate’s value fluctuates over the years.

The suggested bequest language is very simple:

“I, [Name], of [City, State, Zip Code], give [Particular Asset; Fixed Dollar Amount; Percentage of the Estate; or Description of Property] to [Your Fund Name] at the Sacramento Region Community Foundation.”

We can help you create an addendum to your fund agreement that will spell out the exact details of your plans for giving, and you can update it at any time – at no charge.

There are many reasons to give through a bequest:

- **Flexibility.** Because you are not actually making a gift to your fund until after your lifetime, you can change your mind at any time.
- **Versatility.** You can structure the bequest to leave a specific item or amount of money, make the gift contingent on certain events, or leave a percentage of your estate to your fund.
- **Tax Relief.** Your estate is entitled to an estate tax charitable deduction for the gift’s full value.

**Retirement Plan Assets**

When you name your fund at the Foundation as the beneficiary of all or part of your retirement plan assets, such as a 401(k) or IRA, you don’t part with a single penny today – and you protect your estate from taxes later. You can eliminate income taxes on any portion of your retirement plan assets that you leave to your fund at the Foundation. Otherwise, the retirement assets that you leave to your family could be eroded by income tax of up to 35%. So instead of supporting your community, you will be “donating” to the IRS.

**Life Insurance**

Your life insurance policy can become a charitable asset when you name your fund at the Foundation as the beneficiary of all or a portion of the policy’s death benefit. It’s a simple and generous way to pass on your values.
Generosity Begins at Home

Linda Brandenburger

is a fourth-generation Sacramentan, as vibrant as the city she calls home. She grew up in Land Park in a house that remains in the family today, with parents who also handed down their traditions of community service and generosity. Linda followed in her family’s footsteps in serving several years on the boards of directors of the Sacramento Symphony and the Sacramento Symphony Foundation.

Now enjoying retirement after 22 years as a private practice attorney, Linda has devoted many hours of her time to local nonprofits, serving on the boards of the Sacramento Opera Association, American Red Cross Capital Region Chapter, KVIE Public Television, Soroptimist International of Greater Sacramento, and Planned Parenthood. Her charitable giving reflects her passion for music and theatre, concern for those in need – especially mothers and children – and love for pets that bring joy to our lives. The broad brushstrokes of her philanthropy create a picture of a livable, responsive community that is rich in compassion and opportunity.

To facilitate her giving now and provide a legacy of support for the community she cares about, Linda established the Linda Brandenburger Endowment Fund with the Sacramento Region Community Foundation. Linda directs the annual spendable amount from this permanent endowment as grants to nonprofit organizations of her choice, and she has given the Foundation guidelines to follow when making grants from the fund after her lifetime.

As a former attorney with extensive experience in estate planning, Linda has many resources in her legal toolkit, but the strategies she has used are ones that easily can be adopted by anyone with modest assets and charitable intent. For her own charitable giving, Linda has taken the following simple steps:

• She established her Donor Advised Fund at the Foundation with a gift of appreciated securities. By transferring ownership of the shares to the Foundation, Linda was able to take a charitable deduction for the full value of the stock at the time it was given. She was also able to avoid capital gains taxes that she would have had to pay had she sold the stock herself. Beyond the tax benefits of the gift, Linda was able to create an endowment that will forever generate income for charitable giving – the gift that keeps on giving.

• She adds to the Linda Brandenburger Endowment Fund whenever it is convenient to donate gifts of appreciated securities. Again, each donation provides a charitable tax deduction while avoiding capital gains tax. More importantly, it builds the fund’s endowment base to increase future giving.

• She established a Charitable Gift Annuity (CGA) with another gift of appreciated stock to the Foundation. This donation provided a partial income tax charitable deduction in the year it was given. The CGA provides Linda with fixed payments for life, which are also partially income tax-free. After her lifetime, the remainder of the CGA will be added to the Linda Brandenburger Endowment Fund, increasing the value of the endowment and the support it will generate for Linda’s chosen causes.

Blessed with a close-knit family, longtime friends, and a full slate of activities she enjoys, Linda Brandenburger radiates good will and a generous spirit. Her charitable partnership with the Foundation ensures that the qualities she exemplifies in her life and values in her community will be sustained through time.

Generosity Begins at Home
It is Possible to Give and Receive

Many of our donors use the following gift options as time-tested ways to give and receive. Each will allow you to enjoy tax benefits while receiving a fixed rate of return annually for a specified period of time. At the same time, you can ensure that your assets are used to benefit the community in the ways that are meaningful to you.

Charitable Gift Annuity

With a Charitable Gift Annuity (CGA), you can make a gift of cash or appreciated assets to your fund which, in turn, provides you with fixed payments for life and an immediate tax deduction. After your lifetime, the remaining amount of your gift goes directly into your charitable fund at the Foundation. Through this arrangement, you can increase your income now and receive numerous tax advantages, including:

• A partial income tax charitable deduction.
• Partially income tax–free payments for your estimated life expectancy.
• Capital gains tax on appreciated property, spread throughout your estimated life expectancy.

For example, if you and your spouse are 75 years old and you open a CGA for $50,000, your annual payout will be $2,500 per year for both lifetimes. That’s a guaranteed annual return of 5% (effective rate of 6.9%), assuming a 25% tax rate. After you are both gone, the funds remaining in your CGA will be added to your fund at the Foundation and will keep on giving to the causes you care about.

Charitable Remainder Trust

With a Charitable Remainder Trust, you use cash or appreciated assets to fund a charitable trust and decide on the size of the payments (within IRS limits) to yourself and/or others you choose. The trust assets remaining at the end of the beneficiary’s lifetime go to your fund at the Foundation. You also receive tax advantages, such as:

• A partial income tax charitable deduction based in part on the amount you contribute to the trust.
• Elimination of any up-front capital gains tax when you fund the trust.

Charitable Lead Trust

A Charitable Lead Trust – often described as the opposite of a Remainder Trust – may be an excellent way to grow your charitable fund at the Foundation now and take care of your family later. You can use cash or appreciated assets to establish the trust, which will make periodic payments to your charitable fund at the Foundation. At the end of the trust’s specified time period, the remaining assets will be distributed to the individual(s) of your choice. A Charitable Lead Trust may provide you and your family with many benefits, including:

• It is a generous way to grow your charitable fund with regular, dependable gifts – and you can direct the giving from your fund during your lifetime and beyond.
• You can choose the time period of the trust, allowing you to time the passage of assets to your heirs when the funds may make a big difference in their lives, such as a mid-life career change or when their children will be entering college.
• A Charitable Lead Trust allows you to transfer assets to your heirs at a reduced gift and estate tax cost because the assets in the trust are removed from your taxable estate.

Of course, we always recommend that you consult your legal and/or financial advisor when considering a planned gift through the Foundation.
We are pleased to present this Guide for Growing Your Fund. Through the years, many of our fundholders have been able to expand their charitable giving by using these savvy options. Please keep this information as a resource for your next meeting with your financial and/or legal advisors.

We’re here to help you!
You can learn more about options by visiting us at www.sacregcf.org, or feel free to call or email us. We look forward to helping you grow your fund and reach your charitable goal though Planned Giving.

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