

WAYS TO GIVE & TYPES OF FUNDS

Boulder Junction Community Foundation

There are many ways to invest in your community through the Boulder Junction Community Foundation. Whichever you choose, you will have the satisfaction of knowing that your gift, large or small, will benefit your community today, tomorrow, and always.

WAYS TO GIVE

Outright Gift

The simplest and most convenient donation is a gift of cash, stocks, bonds, real estate, or other assets. Your charitable gift qualifies for the maximum tax advantages allowed by law.

Bequest by Will

There are a number of ways to utilize the Community Foundation in your will. You can designate a specific gift or a portion of your estate to your Community Foundation and, in some cases, receive a substantial reduction in federal gift and estate taxes. You can also name the Community Foundation as the recipient of dividends, or as the beneficiary of a new or existing life insurance policy.

Charitable Gift Annuity

You can make a gift of cash or property to your Community Foundation now, get immediate tax benefits, and ensure that you or a loved one receive fixed quarterly or annual income payments for life.

Charitable Remainder Trust

You can place cash or property in a trust that pays annual income to you, or another named beneficiary, for life. After your death, the remainder of the trust transfers to your Community Foundation and is placed into the charitable fund you have selected. You receive income tax benefits in the year you establish your trust.

Charitable Lead Trust

You can place cash or property into a trust that pays a fixed amount to your Community Foundation for a specified number of years. Once this period ends, the assets held by the trust are transferred to the beneficiaries you name. In some cases, you receive a substantial reduction in federal gift and estate taxes.

We recommend that you contact your financial advisor to discuss the benefits of including the Community Foundation in your tax and estate plans. It's your legacy.

TYPES OF FUNDS

Unrestricted Funds

When you establish an Unrestricted Fund, your gift addresses a broad range of local needs - including future needs that often cannot be anticipated at the time your gift is made. The flexibility of your unrestricted gift enables the Community Foundation to respond to the community's most pressing needs, today and tomorrow. Unrestricted gifts can be made to the Community Foundation during your lifetime or through a bequest in your will. You can give cash, appreciated stocks, real estate, or other assets. The special fund is set up in your name, in the

name of your family or business, or in honor of any person or organization you choose. You receive tax benefits in the year your gift is made. Your gift can be placed into an endowment that is invested over time. Earnings from your fund are used to make grants addressing community needs. Your gift and all future earnings from your gift - is a permanent source of community capital, helping to do good work forever.

Donor Advised Funds

A Donor Advised Fund can be used to establish a charitable legacy in your name, your family's name, for your organization or business, or to honor a colleague or loved one. In establishing a Donor Advised Fund, the donor retains the right to serve as an advisor, making grant recommendations for consideration by the Foundation's Board of Directors. It is a simple, powerful, and highly personal approach to giving and a great way to always be involved with, and remembered for, your community investment. You can give cash, appreciated stocks, real estate, or other assets. Your gift can be placed into an endowment that is invested over time. Earnings from your fund are used to make grants addressing community needs.

Restricted Funds

A Restricted Fund is a fund designated to benefit a specific charitable organization or philanthropic purpose. Donors to these funds can be assured that their contributions will be used to benefit their interests. Depending on the goals of the organization, a Restricted Endowment Fund can be established to provide for the future. Capital contributions are invested, not spent, and the earnings from the investments are used to provide a permanent source of revenue. Establishing a Restricted Fund allows you to support the good work of a specific nonprofit organization. You can give cash, appreciated stocks, real estate, or other assets. Your gift can be placed into an endowment that is invested over time. Earnings from your fund are used to make grants addressing community needs.

Scholarship Funds

In creating a Scholarship Fund, you invest in your community's future and show students you care. Your gift can help students - from preschool to postgraduate - achieve their lifetime dreams. You can determine eligibility requirements for the scholarship you establish - whether they are based on a student's field of study, academic achievements, extracurricular activities, financial need, background, or geography. Your gift is placed into an endowment that is invested over time. Earnings from your fund are used to make grants to students that meet your specific criterion.

Field of Interest Funds

By establishing a Field of Interest Fund, you can target your gift to address needs in an important area of community life - for example - the Arts, elderly, at-risk youth. You make a gift to your Community Foundation during your lifetime or through a bequest in your will. You can give cash, appreciated stocks, real estate, or other assets. You receive tax benefits in the year your gift is made. Your gift can be placed into an endowment that is invested over time. Earnings from your fund are used to make grants to community organizations and programs that are making a difference in the area you select. Your gift stays flexible enough to meet community needs in your interest area - even as they change over time.

Project Funds

Project Funds are designed to benefit a specific community fundraising effort within a defined time period. You can be assured your tax-deductible donation goes directly toward the needs of that particular community project.