



## **ESTATE AND LIFETIME GIVING PLANNING GUIDE**

### **WAYS TO GIVE**

There are many ways to give and invest in the future of the Blue Bell Foundation for Cats. If your preferred method does not appear in this guide, please contact us at 949-494-1586 or at [bluebellkitties@yahoo.com](mailto:bluebellkitties@yahoo.com) for more information.

### **LIFETIME GIVING**

#### One Time or Recurring Gifts

Mail your check or money order, payable to the Blue Bell Foundation for Cats, to: 20982 Laguna Canyon Road, Laguna Beach, CA 92651. You can also set up recurring gifts through PayPal which can be found on the homepage of our website [Bluebellcats.com](http://Bluebellcats.com).

#### Gifts of Stock or Securities

Gifts of appreciated securities (held long-term) to the Blue Bell Foundation for Cats are especially advantageous. You may be able to avoid paying capital gains if you gift your appreciated stocks or securities. Additionally, gifting stock allows you to fulfill your gifting without impacting your liquid assets. You may make a gift of stock by mail, using stock certificate and stock power, or by notifying your bank or broker of your wish to transfer stock to the account of the Blue Bell Foundation for Cats.

#### Gift from your IRA

In 2015, if you are over 70½ years of age, the TIPA law allows you to make a qualified charitable distribution from your individual IRA. You may make up to \$100,000 per taxpayer per year. These qualified charitable distributions from your IRA are excluded from your gross income.

### Matching Gifts

Did you know you can double or even triple your gift if you or your spouse work for a company with a matching gift program? Please contact your human resources department for details about how to match your gift to the Blue Bell Foundation for Cats.

### Charitable Remainder Trusts

These trusts can be funded with cash, real estate, stock or other assets. The trust maker gets an income tax deduction and may be able to avoid capital gains and estate tax. The trust can pay the trust maker an annual income (annuity trust) or annual percentage payout of the value of the trust assets (unitrust). Upon maturity, which is usually the death of you and your spouse or a term of years, the trust assets revert to the Blue Bell Foundation for Cats. A tax deduction is immediate, based on rate of return and projected life expectancy of the beneficiary. The trust is not subject to probate or estate taxes.

### **FUTURE GIFTS**

#### IRA Beneficiary or Retirement Trust Beneficiary

Naming the Blue Bell Foundation for Cats, a tax-exempt charitable organization, as the beneficiary of your retirement assets is a tax efficient way to give. Most retirement plans such as a 401(k) and Traditional IRA are income tax deferred so income tax is due upon distribution. Because the Blue Bell Foundation for Cats is tax exempt, gifts from your retirement plans on your death are tax-free and the charity can receive the full amount of the payment and pay no income tax.

#### Will or Revocable Trust Beneficiary

Percentage or Stated Dollar Amount of Your Estate

#### ***Example Distribution to the Blue Bell Foundation for Cats:***

Upon my death, my Trustee shall distribute (% of my Estate) or (\$\_\_\_\_\_stated dollar amount) to the Blue Bell Foundation for Cats, located in Laguna Beach, California, or its successor in interest, to be used for its general charitable purposes (or a specific purpose). I instruct my Trustee to satisfy this gift, to the extent possible, from property that constitutes income in respect of a decedent. If applicable in the event my cat(s) need placement at the Blue Bell Foundation for Cats and the amount above does not cover the then current placement fee for the Lifetime Care Program, then my Trustee is directed to increase the amount of this donation to meet the current one-time, non-refundable fee per cat that is required by the Blue Bell Foundation for Cats when placing a cat for the Lifetime Care Program.

### Life Insurance Beneficiary

The Blue Bell Foundation for Cats can be named as the beneficiary of your life insurance. Please contact your insurance company for its change of beneficiary form for the life insurance policy. If you would like to name the Blue Bell Foundation for Cats as a beneficiary, please decide what percentage of the policy's value (0–100 percent) you would like us to receive and name us, along with the stated percentage, on the beneficiary form. Then return the form to your insurance company.

### Payment to Blue Bell from your Donor Advised Fund

You can recommend a gift from your donor advised fund to the Blue Bell Foundation for Cats. Please contact your Donor Advised Fund provider.

- **Please consult with your CPA and estate attorney to explore the gift giving opportunities that are best suited to your wishes and unique situation.**
- **For more information about the Blue Bell Foundation for Cats please contact us at 949-494-1586 or at [bluebellkitties@yahoo.com](mailto:bluebellkitties@yahoo.com).**