



GIVE WITHOUT CHANGING YOUR WILL

Individuals sometimes want to include a charitable gift in their estate plans, but for various reasons, prefer not to change their will or living trust. Fortunately, there are several simple and inexpensive ways to make an estate gift to Anchor Center for Blind Children without revising your will.

RETIREMENT PLAN DESIGNATION

Frequently, donors choose to designate Anchor Center as a final beneficiary of their IRA, 401K, or other tax-deferred retirement account. If you have such an account, here are three reasons you should consider this approach.

- A. It's easy. You simply fill out a beneficiary designation form provided by your plan administrator.
- B. It's flexible. You can change the beneficiary designation at any time. You can give a percentage to Anchor Center and the rest to other beneficiaries.
- C. It's tax effective. Your funds will pass to Anchor Center free of tax. Otherwise, they will be subject to income tax and possibly estate tax.

DONOR ADVISED FUNDS

Many donors choose to set-up donor-advised funds (DAF's) at community foundations or financial services firms which administer the funds. Donors then recommend which charities they wish to benefit during lifetime, and donors also can designate Anchor Center as one of the charities that will receive funds after lifetime. The benefits include:

- A. You can designate your gift for a specific purpose at Anchor Center.
- B. You can change that purpose any time during your lifetime.
- C. Because the DAF funds were already designated for charity, you preserve assets that are earmarked for your heirs.

Over



PAYABLE ON DEATH (POD)/TRANSFER ON DEATH (TOD) BANK AND BROKERAGE ACCOUNTS

A POD bank account or TOD brokerage account allows you to leave Anchor Center whatever remains in the account at your death. These arrangements are easy and inexpensive to set up, and they are revocable at your discretion.

COMMERCIAL ANNUITY DESIGNATION

If you own a commercial annuity, you can designate Anchor Center as the final beneficiary of any funds remaining at your death. Life retirement plan gifts are easy to set-up, can be changed at any time, and will convert a potentially taxable asset into a tax-free gift to Anchor Center.

LIFE INSURANCE DESIGNATIONS

If you own a life insurance policy that you no longer need for personal protection, you can name Anchor Center as a beneficiary for all or part of the

death benefit. You are entitled to change the beneficiary at any time.

LIFE INCOME GIFT

A life income gift can provide a substantial income tax deduction, possible avoidance of capital gains taxes and a secure income for you and a loved one. A life income gift, such as a charitable remainder trust, provides a way to make an estate gift to Anchor Center while receiving current tax and other financial benefits.

BENEFICIARY DEEDS FOR REAL ESTATE

Most states allow owners to transfer property directly to Anchor Center after lifetime through a beneficiary deed. These deeds are inexpensive to file and may be changed at any time. During lifetime, the donor retains all rights of ownership of property. The donor can give as an unrestricted contribution or choose an Anchor program that would benefit from the gift in the future.

FOR MORE INFORMATION:

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Learn More About Gift Planning Opportunities:
www.anchorcenter.org/giftplanning