

Why Make a Planned Gift to Goodwill of Southwestern Pennsylvania?

Do you have a passion for workforce development for people with disabilities and other barriers to employment? Leave a legacy and help people have a better quality of life through work and related services.

Planned gifts are easy to make, and you don't have to be wealthy to make a meaningful and lasting gift. Since some planned gifts can be deferred, you may be able to retain money and assets now so that you can meet your family's current and future needs while making a lasting gift to Goodwill that provides tax advantages and other benefits. With a planned gift, you can:

- Leave a legacy for your loved ones and your community
- Pay tribute to a special person
- Provide the funds needed to help Goodwill positively impact thousands of lives, including our most vulnerable populations

While providing the ability to give a much larger gift than you may thought possible, important financial advantages to you and your family could include:

- Stay in control of your planning
- Receipt of a current income tax deduction
- Elimination of long-term capital gains tax
- Increased income and effective rate of return
- Reduced estate and gift taxes
- Transformation of low-yielding investments into a new source of income for yourself and/or other family members

Our Mission

We help people improve their quality of life through work and related services.

The information provided is for educational purposes only and is not intended as legal advice or tax advice. Always consult an attorney or other qualified professional on how a gift would fit into your overall plans.



Goodwill of Southwestern Pennsylvania

Robert S. Foltz Building
118 52nd Street, Pittsburgh, PA 15201
412-481-9005

goodwillswpa.org

goodwillswpa.org/donate-money/planned-giving

Leaving a Legacy Through PLANNED GIVING



Discover creative ways to extend your support into the future through your estate plans.



WAYS OF GIVING

Gifts Now

Appreciated Securities (or other assets):

Stock or mutual funds are the most common type of appreciated securities gifts. Such a gift is a valuable way to benefit Goodwill while, at the same time, providing the donor with tax benefits based on the assets' fair market value. Other appreciated assets such as artwork, jewelry, or collections may be gifted but it is important to discuss these in advance with Goodwill.

Life Insurance: Naming Goodwill as beneficiary of an existing or new policy makes a generous request at minimal cost. If you name Goodwill as the policy owner, you receive an immediate charitable deduction, and premium payments are deductible.

Charitable IRA Rollover: Donors who are 70 ½ years or older can direct up to \$100,000 per year to Goodwill tax-free and have it count toward their annual required minimum distribution.

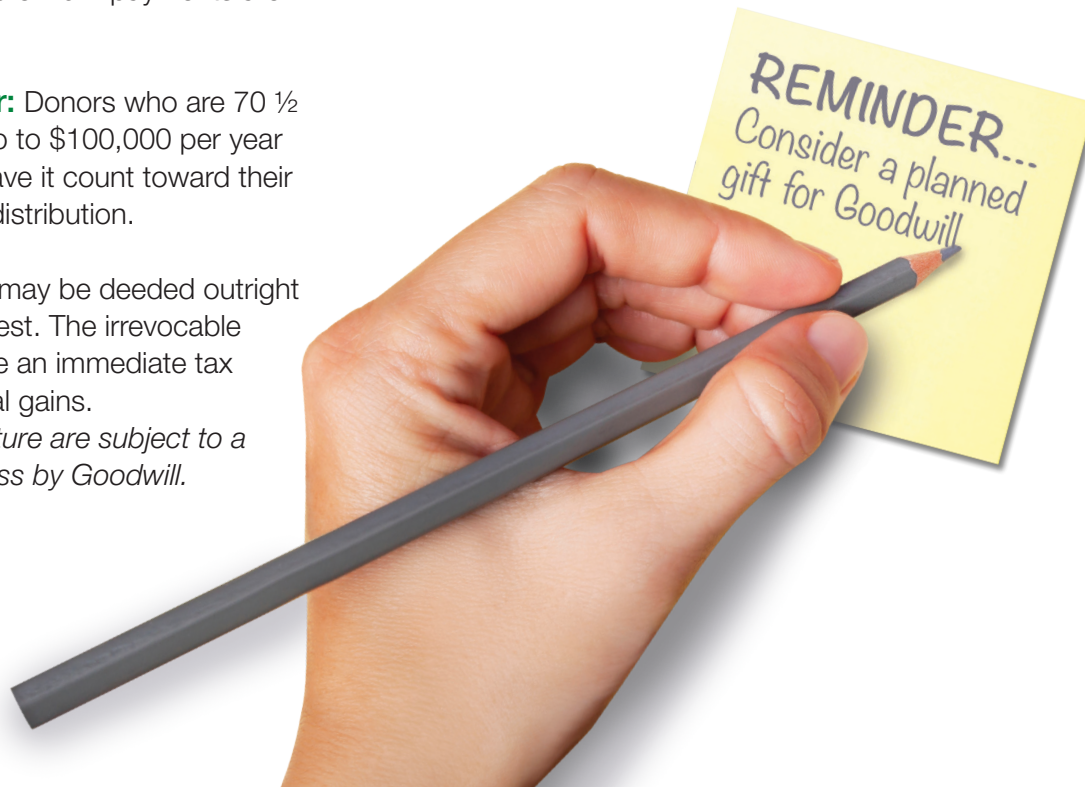
Real Estate: Real estate may be deeded outright to Goodwill or left by bequest. The irrevocable gift of property may provide an immediate tax deduction and avoid capital gains.

Please note gifts of this nature are subject to a review and approval process by Goodwill.

Gifts Later

Wills/Bequests: A bequest is the most common type of planned giving that benefits family, friends, and charities. A gift through your will or revocable trust has no out-of-pocket cost and the value of the bequest to Goodwill can reduce the donor's taxable estate. Donors may choose a specific sum or a percentage of the estate.

Retirement Plan Assets: IRAs and other retirement plans are the most tax-burdened assets donors can leave to their heirs. This makes them a great asset to leave to Goodwill. Donors may also make Goodwill a percentage beneficiary or a contingent beneficiary of a retirement plan.



Gifts that Pay Income

Charitable Gift Annuity: The gift annuity is an irrevocable gift of cash or securities where the donor receives a predictable fixed income for life. At termination, Goodwill receives the residual value of the annuity. There are potential tax benefits depending on the donor's situation.

Charitable Remainder Trust: A remainder trust is an irrevocable gift of assets into a charitable trust that provides the donor a fixed (annuity trust) or variable (unitrust) income for life or a set term. At termination, the trust assets become a generous gift to Goodwill. There are potential tax benefits depending on the donor's situation.

Charitable Lead Trust: A lead trust's income payments are distributed to Goodwill for a set period of years, after which the assets are transferred to the donor's beneficiary. This provides Goodwill with generous annual support now and removes the asset from the estate and passes the asset to heirs with little or no tax. There are no immediate deductions for the lead trust.

To learn more about including Goodwill of Southwestern Pennsylvania in your planned giving, please contact David Tobiczky, Vice President of Marketing and Development at [412-632-1942](tel:412-632-1942) or Annette Hostoffer, Director of Development at [412-632-1941](tel:412-632-1941). Or, you can email David or Annette at: goodwill.donations@goodwillswpa.org. For more planned giving information, visit goodwillswpa.org/donate-money/planned-giving

I Want to Help –

- I want to learn more about extending my support through estate plans.
- I am considering a provision to benefit Goodwill SWPA in my estate plans.
- I have included Goodwill SWPA in my estate plans and have not previously notified you.

Name: _____

Address: _____

Phone: _____

SUBMIT