

We are **thinking about our supporters during this time.** We want you to know how much **we appreciate you.**

We know this may be a challenging time for you. It is a challenging time for us too, but we continue to move forward with our work and mission.

There are some new tax changes which may be relevant to you in your current situation. Please let us know how we can be of help to you and your family. If you have questions or want to talk, please contact us.

The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.
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HOW CAN WE HELP?

- Please contact me with more information about planned gifts and estate planning strategies.
- I have already included your organization in my will or trust.
- Please send me your FREE estate planning guide.

The best way to contact me is by:

- Email
- Mail
- Telephone

Name _____

Street _____

City _____

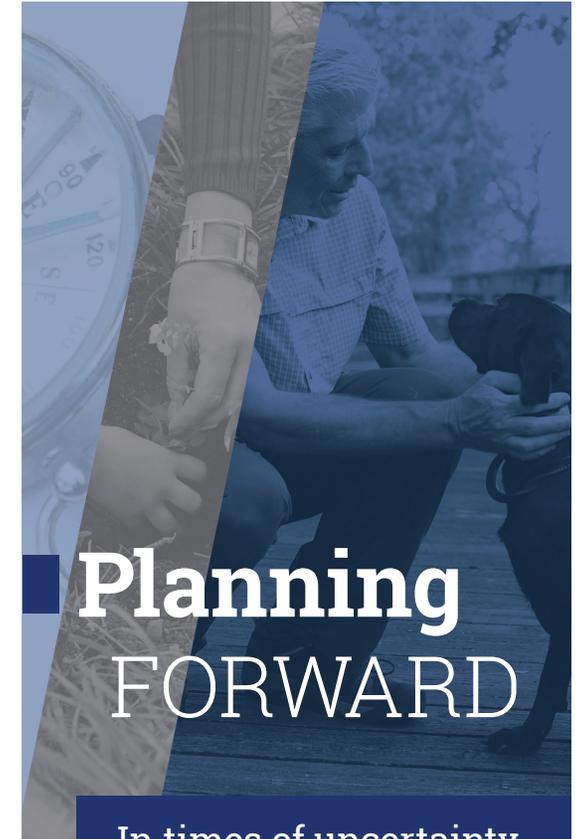
State/Zip _____

Phone _____

Email _____

(All inquiries are treated with complete confidentiality.)

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.



Planning FORWARD

In times of uncertainty

Ideas for Giving and Moving Forward in 2020

Our organization continues to move forward with its important work. In the midst of all that is going on, many of our friends and supporters are looking forward to the future when they can enjoy community with friends and resume their regular activities.

In response to the current situation, Congress recently enacted several tax law changes. Our organization has created this brochure to offer resources to help you with your tax planning and to offer some ideas for you to consider if you are thinking about making a gift in support of our mission during this time.

Donor Advised Funds

If you have a Donor Advised Fund (DAF) and wish to help us this year, you can make a gift from your DAF to support our work without affecting your personal financial security.

Charitable Gift Annuity

If you are concerned about your financial security given the ups and downs of the stock market, you may want to consider making a gift to fund a charitable gift annuity. You might be surprised by the benefits. You can exchange your low-performing stock, CDs or cash for guaranteed, lifetime fixed payments. If you make a gift of an appreciated asset, you will not have to pay capital gains when you fund the annuity. You may also benefit from a tax deduction this year and a portion of your payments could be tax-free.

Restricted Gifts

If you have already made a gift to support our cause and your gift is restricted to a particular project or purpose, we would like to ask you to consider contacting us to remove your gift restrictions. This is an easy way for you to help us meet our current, most pressing needs, which will allow us to continue to support our staff and meet overhead expenses during this time.

Removing a gift restriction will give us flexibility to put your gift to meet critical needs and it doesn't require any additional gift from you.

SECURE Act

In December, Congress passed the SECURE Act, limiting stretch payments to IRA beneficiaries to 10 years. If you planned to benefit your children with your IRA, your heirs will now pay higher taxes on the inheritance they receive from you. When you revisit your estate plan, consider funding a testamentary charitable remainder unitrust with your IRA balance. This plan can provide lifetime payments to your heirs and spread out the taxes on their inheritance.



CARES Act

This recently passed law includes several charitable tax provisions to encourage giving.

These include:

- A new deduction for charitable donors who do not itemize when filing their tax returns. If you do not itemize but make a gift to charity, you will be allowed to take a special tax deduction, up to \$300, to reduce your tax liability.
- An increase in the deduction limit up to 100% of a donor's annual income for cash gifts (previously the deduction was capped at 60% of annual income). If you make a gift you will be able to deduct more this year.