



*Thank you for considering Arc Northland as you explore your lifetime planning. It is our goal to provide you and your family with helpful information and resources.*

*We have many people who use our services and benefit from your contributions to our agency. Donors are encouraged to review their lifetime plans and determine their best options with the assistance of an attorney or financial planner. We appreciate you taking your time to explore our planned giving options.*

### ***Wills and Bequests\****

By leaving a bequest in your will, it will allow you to defer a gift until after your lifetime. This is anything that a person owns and is passed on to Arc Northland through a last will and testament at the time of death. This type of gift is also exempt from estate taxes. You may gift it as a set amount, percentage or share of your total assets.

### ***Real Estate***

Arc Northland can accept different types of real estate or real estate investments. Typical real estate gifts consist of homes, property, businesses or farms.

### ***Retirement Assets***

IRAs or other retirement benefit plans are the most highly taxed assets. Your gift will not be subject to income and estate taxes if you name Arc Northland as the beneficiary of the remainder of your retirement assets after your lifetime.

### ***Gifts of Securities***

A gift of long-term appreciated stock and bonds or other securities offers an immediate income tax charitable deduction for full fair market value when you itemize, and you avoid tax on capital gains.

### ***Life insurance***

By naming Arc Northland as a beneficiary, you are able to make a large gift for a small annual premium.

### ***Gift Annuities***

The donor and Arc Northland enter into a simple contract in which the donor would give money or securities to Arc. In return, Arc agrees unconditionally to pay the donor a given amount of income for life. The donor receives a sizable charitable deduction when the annuity is created and is taxed on only a portion of what the donor receives annually.

### ***Charitable Remainder Trusts***

This is an irrevocable trust that names Arc Northland as a remainder beneficiary and pays either a specified dollar amount or a percentage of the value of the trust each year to you or other beneficiaries. Arc will benefit from the funds that remain upon you and your beneficiary's death.

### ***Charitable Lead Trusts***

These trusts pay a percentage of income to Arc Northland for a determined number of years, after which the assets pass to a recipient of your choice. These trusts are an ideal way for you to support Arc while preserving assets for your heirs. They help you reduce your income or estate taxes and will help relieve heirs of capital gains taxes.

### ***Gifts of Cash***

The most simple and direct way to make a gift. Write a check to Arc Northland, or access our online giving opportunity with credit card on our website. This will provide an immediate income tax charitable deduction, along with being able to see the product of your gift in your lifetime. Scholarships or designated program funds can be set up through gifts of cash.

### ***Endowment Fund***

Gifts to our Endowment Fund are invested with the interest earned being used to support the future of the organization. Supporters may also make an undesignated gift, thus allowing the Board of Directors of Arc Northland to determine how it should be used.

\* If you wish to include a general bequest in your will, one of the following is suggested:

*“I hereby give to Arc Northland \_\_\_ percent (\_\_\_%) of my residuary estate to be used for the charitable purposes of Arc Northland.”*

*“I hereby give to Arc Northland \_\_\_ dollars (\$\_\_\_ ) to be used for the charitable purposes of Arc Northland.”*



***For more information or questions, please contact Crystal at [ctaylor@arcnorthland.org](mailto:ctaylor@arcnorthland.org) or by calling 218-726-4725.***