

# The River Food Pantry Planned Giving

## *What is Planned Giving?*

A planned gift is a specially structure gift that is usually part of your overall or financial plan. A planned gift may be revocable or irrevocable, frequently provides financial benefit to the charity at a future date rather than currently, and could be the largest gift a donor will make.



**For more information on planned giving contact:**

Rhonda Adams  
Director of Advancement  
2201 Darwin Rd. Madison, WI 53704  
[rhonda@riverfoodpantry.org](mailto:rhonda@riverfoodpantry.org)

# The River Food Pantry Legacy Giving



## *Types of planned gifts:*

- Bequest
- Charitable remainder trust
- Gifts of appreciated securities
- Lead trusts
- Life insurance
- IRA beneficiary designation
- Real estate gifts

## *Will*

Bequest gifts can be designated in the donor's will. You can choose to leave a specified amount from or a percentage of your estate. For samples of wording to be used in a will, please contact The River Food Pantry.

## *IRA Beneficiary Designation*

Similar to a life insurance policy, naming The River as the beneficiary to your IRA is a simple way to make a gift.

## *Charitable Remainder Trust*

A charitable remainder trust is an irrevocable trust that pays you during your lifetime. The remainder is paid to The River Food Pantry upon your death.

## *Gifts of Appreciated Securities*

Instead of giving cash to The River, shares of stock or mutual funds can be gifts and subsequently sold without incurring taxes. You will receive three benefits from this option: first, you will have assisted an organization that depends on your donation for its mission; second, you will avoid the capital gains tax of selling the security; and third, you will get a tax deduction for the value of the donated security.

## *Real Estate Gifts*

There can be tremendous benefits to donating your home or vacation home to The River. You will receive the tax benefit today and remain in your home as long as you would like. After you no longer live in the home, The River would then take possession.

## *Lead Trusts*

A lead trust is an irrevocable arrangement that provides annual gift income from the lead trust assets to The River over a period of years. At the end of that period, the remaining assets are given to non-charitable beneficiaries, usually children or grandchildren. Lead trusts are particularly appropriate for assets that are likely to appreciate substantially over the life of the trust (typically 10-20 years).

## *Life Insurance*

Naming the charity of your choice as the beneficiary of your life insurance policy is the simplest way to provide The River with the death benefit proceeds from a policy. Consult your financial planner or attorney on acquiring appropriate language for setting up this gift.

**For more information on planned giving contact:**

Rhonda Adams

Director of Advancement

2201 Darwin Rd. Madison, WI 53704

[rhonda@riverfoodpantry.org](mailto:rhonda@riverfoodpantry.org)

