



# PLANNED GIVING RESOURCES

## Forms:

[Legacy Society Form](#)

## Information and Resources:

- [Options for Structuring a Planned Gift](#)
- [Gifts of Retirement Assets](#)
- [Beneficiary Designation Information](#)
  - Generally, forms can be accessed online through the investment manager's website. Here are links to forms at several large investment firms
    - [Fidelity - IRA/HSA accounts](#)
    - [Schwab - IRA/403\(b\)\(7\)](#)
    - [Vanguard - All investment accounts](#)

If you have any questions, please contact Autumn Woish at [awoish@kidsclub.org](mailto:awoish@kidsclub.org) or 415-445-5413

# LEGACY SOCIETY ENROLLMENT FORM Confidential



I wish to support Boys & Girls Clubs of San Francisco (BGCSF) by committing to a planned gift to BGCSF and joining the Legacy Society. The Legacy Society is a level of recognition reserved for loyal supporters who have included BGCSF in their estate plans. Members of the Legacy Society enjoy annual recognition and premium benefits to Club events. BGCSF is grateful for your legacy gift, which ensures that future generations can continue to benefit from the work of this organization.

Name: \_\_\_\_\_

I wish to remain anonymous

Mailing Address: \_\_\_\_\_

City/State/Zip Code: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Evening phone: \_\_\_\_\_ (please include area code)

Email: \_\_\_\_\_

To help BGCSF handle your gift appropriately and in accordance with your desires, providing the information below would be helpful.

- |  |  |
|--|--|
| <input type="checkbox"/> Bequest               | <input type="checkbox"/> IRA/401K/ Retirement Plan Beneficiary |
| <input type="checkbox"/> Cash                  | <input type="checkbox"/> Life Insurance Policy Beneficiary     |
| <input type="checkbox"/> Stock/Property        | <input type="checkbox"/> Charitable Remainder Trust            |
| <input type="checkbox"/> Gift of Real Property | <input type="checkbox"/> Charitable Lead Trust                 |
| <input type="checkbox"/> Other: _____          |  |

The gift is:

- Unrestricted
- Restricted as follows: \_\_\_\_\_

Approximate Value of Gift: \_\_\_\_\_

Advisor/CPA: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Donor Signature: \_\_\_\_\_ Date \_\_\_\_\_

Questions? contact Autumn Woish, Senior Vice President of Development at [awoish@kidsclub.org](mailto:awoish@kidsclub.org) or 415-445-5413

# OPTIONS FOR STRUCTURING A PLANNED GIFT



A planned gift to Boys & Girls Clubs of San Francisco (BGCSF) is a way to craft a legacy that positively impacts deserving San Francisco youth. Donors make planned gifts to BGCSF for a variety of reasons. They may wish to support a program about which they are passionate or add to the organization's endowment to sustain ongoing operations. Regardless of the donors' objectives, through a planned gift they can be intentional about the legacy they leave.

There are many ways to make a gift to BGCSF in support of San Francisco youth. Below we have outlined the most common options.

## Bequest Through Will or Trust

A simple way to make a planned gift is by designating assets to BGCSF in your will or living trust. Bequests can take a variety of forms. *General bequest:* Gift of a dollar amount or % of assets of the estate. *Specific bequest:* Gift of a designated asset or property. *Residual bequest:* After all debts, expenses and specific bequests have been paid BGCSF receives a specific dollar amount or a % of the remainder. *Contingent bequest:* BGCSF becomes a full or partial beneficiary if certain conditions are met, generally family or friends predeceasing the donor.

## Gift of Designated Financial Account

BGCSF can be named as a beneficiary of a non-retirement financial account by establishing a transfer at death designation. Assets are transferred directly to BGCSF and avoid probate.

## Gift of Retirement Assets

BGCSF can be a beneficiary of your retirement plans, such as an IRA, 401(k), 403(b). BGCSF may be designated as the primary, partial, or contingent beneficiary. The gift is easy to make or modify, through the beneficiary designation form provided by the retirement plan administrator. Gifts of tax-deferred assets avoid the deferred income tax obligation and qualify for a charitable deduction.

## Charitable Gift Annuity

You can give and get! In a Charitable Gift Annuity (CGA), you and BGCSF agree to exchange your irrevocable transfer of cash or securities to BGCSF for a fixed income payment to you — for life. The gift also entitles you to an immediate charitable income tax deduction. At the end of its term, the annuity balance goes to BGCSF to support its mission.

If you are considering a legacy gift we would be happy to arrange a confidential gift planning consultation, without obligation. If BGCSF is already included in your estate plans please [complete this form](#) or contact us to let us know so we can invite you to join our Legacy Society.

**Please contact Autumn Woish, Senior Vice President of Development for more information:**  
[awoish@kidsclub.org](mailto:awoish@kidsclub.org) or 415-445-5413

## Useful Information for Advisors

Boys & Girls Clubs of San Francisco is a 501(c)(3) organization

- Official Name: Boys & Girls Clubs of San Francisco
- Phone: (415) 445-5437
- Address: 380 Fulton Street, San Francisco, CA 94102
- Taxpayer ID number: 94-1156608

*This information is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor.*

# BENEFICIARY DESIGNATION



## Gift of Designated Financial Account

BGCSF can be named as a beneficiary of a non-retirement financial account by establishing a transfer at death designation. Assets are transferred directly to BGCSF and avoid probate.

## Gift of Life Insurance Assets

BGCSF can receive proceeds from a life insurance policy through a variety of gift techniques. Gifts may be revocable or irrevocable and can be affected through a Change of Beneficiary form obtained from the insurance provider.

## Gift of Retirement Assets

Many donors choose to make BGCSF a beneficiary of their retirement plans, such as an IRA, 401(k), 403(b). BGCSF may be designated as the primary, partial, or contingent beneficiary. The gift is easy to make or modify, through the beneficiary designation form provided by the retirement plan administrator. Gifts of tax-deferred assets avoid the deferred income tax obligation and qualify for a charitable deduction.

## Tax Benefits:

- Gifts of retirement assets to charities are deducted from the value of an estate before it is valued for estate tax purposes, therefore reducing your taxable estate.
- Gifts of retirement assets to charities are exempt from the deferred income taxes embedded in traditional retirement plans (other than Roth). One hundred percent of the value of your gift can be used by the charity.\*

## Easy to Execute:

- Gifts are easily executed by changing the beneficiary of your retirement plan. Your Trust and Estate attorney need not be involved.
- [Beneficiary Designation Forms](#) are available from your investment manager and often can be downloaded from the managers' website. Generally, forms do not need to be notarized.

## Not an "All or Nothing" Gift:

- All or a portion of retirement plan assets can be designated for one or more charities. Gifts can be made as a percentage of total assets or a fixed dollar amount.
- Generally, designations of retirement assets are revocable gifts. You can change your mind at any time.

## No Reduction in Current Wealth:

- Because this is a gift made from your estate there is no reduction in current wealth. Retirement plan assets are not reduced until you have passed.

## How to make a gift:

1. Request a [Beneficiary Designation Form](#) from your investment manager or download it from their website.
2. Complete form by naming beneficiaries of plan assets
3. Return form to investment manager
4. Notify BGCSF of your gift by returning the [Legacy Society Form](#)

# BENEFICIARY DESIGNATION INFORMATION



**Official Name:** Boys & Girls Clubs of San Francisco

**Address:** 380 Fulton Street  
San Francisco, CA 94102

**Phone Number:** (415)-445-5480

**Taxpayer ID Number:** 94-1156608

**Contact:** Autumn Woish  
Senior Vice President of Development  
awoish@kidsclub.org  
415-445-5413

## Accessing Beneficiary Designation Forms:

Generally forms can be accessed online through the investment manager's website.

Here are links to forms at several large investment firms:

- [Fidelity - IRA/HSA accounts](#)
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- [Vanguard - All investment accounts](#)

## Notary Services:

Depending on your decisions, your Beneficiary Designation Form may need to be notarized. There is an online service, [Notarize.com](https://www.notarize.com), you might want to consider.

# GIFT OF RETIREMENT ASSETS



## Gift of Retirement Assets

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# GIFT OF LIFE INSURANCE ASSETS



## Gift of Life Insurance Assets

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## Notary Services:

Depending on your decisions, your Beneficiary Designation Form may need to be notarized. There is an online service, [Notarize.com](https://www.notarize.com), you might want to consider.

# GIFTS OF CASH



A gift of cash is the simplest and most direct way to contribute to charity. You may designate your gift for a specific purpose, or you may choose to leave your gift undesignated to be used in the area of greatest need.

Your out-of-pocket cost of a cash gift is less than the dollar amount of the gift because of the income-tax charitable deduction.

Example: A person in the 24% tax bracket can make a contribution of \$1,000 at an actual cost of only \$760.

Below we have outlined the options for making a cash gift.

## 1. Online

Visit [www.kidsclub.org/donate](http://www.kidsclub.org/donate)

## 2. By Mail

Mail a check payable to Boys & Girls Clubs of San Francisco:

*Attention to:* Autumn Woish, Senior Vice President of Development  
Boys & Girls Clubs of San Francisco  
John N. Callander Administrative Office  
380 Fulton Avenue  
San Francisco, CA 94102

# GIFT OF SECURITIES



An alternative to a gift of cash that deserves careful consideration is a gift of appreciated securities that you have owned for more than one year. Substantially greater tax benefits result because you not only receive a charitable deduction for fair-market value but also avoid taxation of the capital gain.

Below are instructions for making a gift of stock.

Please inform your broker that stock to be donated should be directed to the following brokerage account:

Charles Schwab & Co.  
200 California Street, Floor 1  
San Francisco, CA 94111  
For credit to: Boys & Girls Clubs of San Francisco  
Account Number: 4930-9438  
DTC #: 0164 Code 40

Attn: Rich Kahan  
Ph: (415) 263-4361  
Fax: (415) 263-4390  
Email: rich.kahan@schwab.com

In addition, please fill out the form below and email or mail it to Autumn Woish, Senior Vice President of Development, Boys & Girls Clubs of San Francisco, John N. Callander Administrative Office, 380 Fulton Street, San Francisco, CA 94102. Email: [awoish@kidsclub.org](mailto:awoish@kidsclub.org)

**This is essential to correctly identify the donor when shares are transferred electronically. Please note, Boys & Girls Clubs of San Francisco will sell the stock immediately upon receipt.**

Name: \_\_\_\_\_ Broker: \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Day Phone: ( ) \_\_\_\_\_ Evening Phone: ( ) \_\_\_\_\_

\_\_\_\_\_ shares of \_\_\_\_\_ stock were transferred on \_\_\_\_\_  
(number) (description of stock) (date)

to Boys & Girls Clubs of San Francisco's account at Charles Schwab & Co. This stock transfer is a charitable contribution to Boys & Girls Clubs of San Francisco.

\_\_\_\_\_  
Signature

*If you have any questions, please contact Autumn Woish at [awoish@kidsclub.org](mailto:awoish@kidsclub.org) or (415) 445-5413 or the broker listed above.*

**Thank you for your support of Boys & Girls Clubs of San Francisco!**  
**Tax ID # 94-1156608**

*This information is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor.*

# BEQUEST THROUGH WILL OR TRUST



A bequest – a gift made through your will or living trust – can be the easiest gift to make to BGCSF because it costs you nothing during your lifetime. Plus, it’s “revocable,” so you can update or change it if circumstances change. If you already have a will or living trust, you can amend it to include a bequest to BGCSF with a simple codicil. (We can provide you with sample bequest and codicil language.)

Bequests are one of the easiest and most popular gift plans. This plan can fit any prospect: single, married, child-free or multi-generational, wealthy or not. Often a bequest is simply a set amount or percentage of an estate set aside to make a gift to BGCSF.

- **General bequest:** Gift of a dollar amount or % of assets of the estate.
- **Specific bequest:** Gift of a designated asset or property.
- **Residual bequest:** After all debts, expenses and specific bequests have been paid BGCSF receives a specific dollar amount or a % of the remainder.
- **Contingent bequest:** BGCSF becomes a full or partial beneficiary if certain conditions are met, generally family or friends predeceasing the donor.

Do you already have a will and do not want to pay your attorney to change it? In most states a donor can execute a simple codicil (or will addition) to make the gift in a cost-effective manner.

Alternatively, you can also [draft a will online for free](#). Please note, however, that we do not endorse any third-party will-creation services or attorneys.

# CHARITABLE GIFT ANNUITY & CHARITABLE TRUSTS



Gift Annuities and Trusts that benefit BGCSF can be established either during a donor's lifetime or at the time of death. Often these planned gifts are used to reduce gift and estate taxes and provide income to beneficiaries. Below are three common options:

- **Charitable Gift Annuity:** In a CGA, you and BGCSF agree to exchange your irrevocable transfer of cash or securities to BGCSF for a fixed income payment to you — for life. The gift also entitles you to an immediate charitable income tax deduction. At the end of its term, the annuity balance goes to BGCSF to support its mission.
- **Charitable Remainder Trust:** A CRT creates current income for beneficiaries and an income tax deduction for the donor. When the trust ends, principal passes to BGCSF.
- **Charitable Lead Trust:** Through a CLT, BGCSF receives income from the trust for a specified period and principal passes to heirs upon trust termination.

## Benefits to the Club:

- No up front costs or Club assets needed
- No administration expertise needed
- Remainder of the gift upon donor's death
- An opportunity to steward donors who are passionate about the Club's mission
- Ability to meet a donor's needs
- Build future funds for the Club

## Benefits to the Donor:

- Provides income that is partly tax free
- Allows donors who need additional income to make charitable gifts
- Provides a charitable deduction
- Reduces capital gains tax if the gift is funded with appreciated securities
- Reduces estate tax
- Requires no cost for setup
- Supports the Club's mission

# DONOR ADVISED FUND



A donor advised fund (DAF) is like a charitable savings account, it gives you the flexibility to recommend how much and how often money is granted to qualified charities. You can recommend a grant or recurring grants now to make an immediate impact or use your fund as a tool for future charitable gifts.

You can also create a lasting legacy by naming Boys & Girls Clubs of San Francisco the beneficiary of the entire account or a percentage of the fund. With a percentage, you can create a family legacy of giving by naming your loved ones as your successor to continue recommending grants to charitable organizations.

**Contact your fund administrator for a beneficiary form.**

# GIFTS FROM YOUR IRA



## **Save Taxes with a Gift from Your IRA, Now or Later:**

The historic gains in the stock market have provided larger retirement-plan balances than people would have ever anticipated. Your IRA provides two tax-efficient ways for you to make charitable gifts.

## **Qualified Charitable Distribution (QCD):**

This gift, also known as the “IRA charitable rollover,” can provide multiple tax benefits to you. You do not have to pay income tax on it, and this gift functions like a 100% charitable donation—whether or not you itemize. Please note that there are very specific rules that you must follow when making a QCD gift.

## **Estate Gifts from your IRA:**

If you are planning a charitable gift to Boys & Girls Clubs of San Francisco from your estate, you can save income tax for your loved ones by giving them other assets and funding your gifts from your IRA.

Contact your IRA provider or use your IRA checkbook to make your gift. You may need to provide them with our Tax ID number, 94-1156608.