

What is a deferred gift?

A deferred gift is another term for a planned gift. These are donations that are arranged now but will benefit **The Veterans Outreach Center of the Cape and Islands** after your lifetime. Two common examples are bequests and life insurance.

Will I need a tax advisor to help me set up a planned gift?

The Veterans Outreach Center of the Cape and Islands can provide detailed information, including draft language, for your attorney or other advisor regarding any planned gift you are considering. It is recommended, however, that you involve your personal tax or legal advisor at some point in the process.

How can a planned gift help me accomplish more than an outright gift?

You may have funds available in a retirement account, real property, or other assets you have accumulated over time. These assets may not be available for an outright gift or you may not feel financially able to make a sizeable gift during your lifetime. Designating assets through a planned gift, gives you the opportunity to make a larger gift in the future. Planned gifts often achieve more estate and tax planning objectives than outright gifts.

What are the best assets to use for a planned gift?

Cash, appreciated securities, real property, insurance policies, retirement plans, and many other assets can be used to fund a gift to **The Veterans Outreach Center of the Cape and Islands**.

Does a planned gift have a minimum financial level?

No. Bequests in all amounts are welcome and valuable.

When making a bequest, do we have to specify a dollar amount in our wills?

No. You have several choices: a specific dollar amount, a percent of your estate, or what is left in your estate after other bequests are fulfilled. Another possibility is to leave insurance or retirement proceeds, as mentioned above.

For more information contact:

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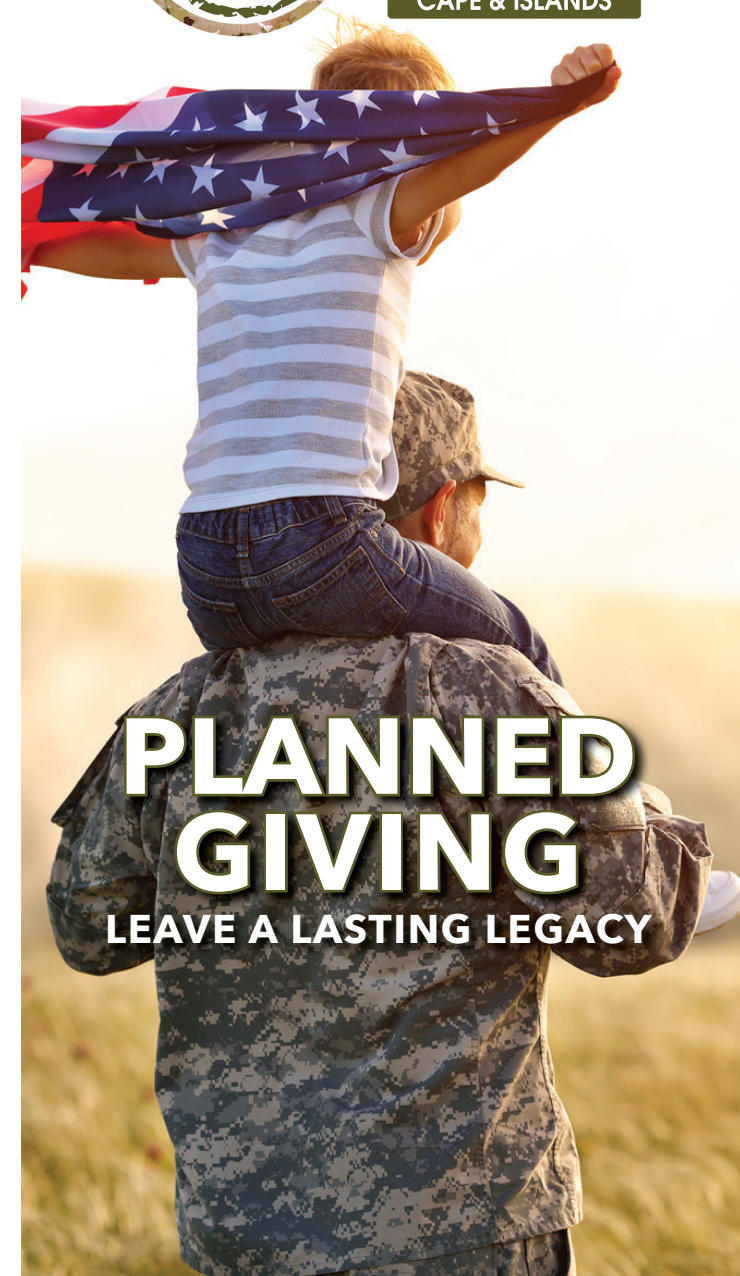
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**VETERANS
OUTREACH
CENTER**

CAPE & ISLANDS



**PLANNED
GIVING**
LEAVE A LASTING LEGACY

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What is Planned Giving?

Planned giving offers donors the unique opportunity to satisfy philanthropic goals and retain or increase lifetime income from donated assets. It provides the ability for a donor to reduce or eliminate estate taxes, reduce income taxes, reduce or eliminate capital gains taxes, and save taxes on the sale of a family business. In addition, planned giving can offer creative opportunities for donations—such as by utilizing real estate, tangible personal property and closely held stock. **Planned Giving also enables donors to leave a lasting legacy and ensure that their support of The Veterans Outreach Center of the Cape and Islands will continue in perpetuity.**

Who can make a Planned Gift?

Anyone can make a planned gift, regardless of age, occupation, or financial means.

Why make a Planned Gift?

When you and **The Veterans Outreach Center of the Cape and Islands** work together to establish a planned gift, you leave a lasting legacy that will help provide essential, life altering and life sustaining services to those who have served our nation and its people with honor. With your help, the veterans we serve are able to achieve a lasting reintegration into the families and communities for which they have sacrificed.

What is the most popular Planned Gift?

By far, the most popular planned gift is a charitable gift made through your will. It is simple to establish and because it is revocable the donor can make changes at any time.

What are the benefits of planning a gift in a will?

- It helps to maximize available tax, financial and estate benefits.
- It ensures that your personal and financial objectives are met.
- Your property is distributed according to your wishes.
- It enables you to increase your gift potential by looking at other ways of giving.
- You can establish an endowed fund in your name or the name of a loved one.
- It provides a lasting gift to **The Veterans Outreach Center of the Cape and Islands.**
- You become a member of “The CIVOC Society”, that entitles you to special events and volunteer opportunities.

What are other popular vehicles for planned gifts?

1. **Name The Veterans Outreach Center of the Cape and Islands as a beneficiary of your IRA or other tax deferred retirement account.** Since The Veterans Outreach Center of the Cape and Islands, as a 501c3 charitable organization, is exempt from paying income tax, we will receive the full amount of the account, unlike family members who must pay state and federal income tax when they inherit such retirement accounts.
2. **Name The Veterans Outreach Center of the Cape and Islands as the Beneficiary of your Life Insurance.** It is easy to change your beneficiary designation to include multiple beneficiaries of any life insurance, including The Veterans Outreach Center of the Cape and Islands.



How will The Veterans Outreach Center of the Cape and Islands use my gift?

You can designate for your gift to be used for general purposes, where **The Veterans Outreach Center of the Cape and Islands** will earmark your funds for the greatest need. Or you can stipulate the gift for a Board Discretionary Fund, or whatever you prefer as long as it is within the parameters of our programs and initiatives.

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