



## Endowment Building Articles

You can build awareness about building your organization's endowment a number of ways. Whether you choose to run an article in your organization's newsletter or place an opinion editorial article in a local newspaper, you'll find the Community Foundation of Northern Colorado's endowment building articles a good place to start. Think about creative ways you can use these articles to help educate those who are close to your organization—donors, members and volunteers—about the importance of planning for your long-term future.

### Article 1: Bequests

*"What counts in life is not the mere fact that we have lived. It is what difference we have made to the lives of others that will determine the significance of the life we lead." — Nelson Mandela*

In the end we are all remembered for our acts—for the lives we touch and by the causes we advance. In that respect, perhaps the most important thing that you could do to create a lasting legacy in our community would be to include the following provision in your Last Will and Testament:

*"I give and bequeath the sum of \$\_\_\_\_\_ [or state a percentage of the residual estate] to the [your organization] endowment fund at the Community Foundation of Northern Colorado, a Colorado nonprofit and section 501(c)(3) tax exempt organization."*

This simple language is all it takes to create a perpetual gift that will help to carry on [your organization]'s mission forever. The word "endowment" means simply that the gift initially contributed will be held by the CFNC and invested for the benefit of [your organization]. The earnings from these investments will be contributed to [your organization] every year and then used by [your organization] to fulfill its mission.

Although endowments can be created anonymously, endowments also can bear the name of their creator. This practice both memorializes those who made the gifts from the endowment possible and inspires others to do the same.

To learn more about making a charitable bequest for [your organization], please contact [your organization's contact person and contact info]. You may contact Ella Fahrlander, Vice President of Community Engagement at the Community Foundation of Northern Colorado, at (970) 488-1979 or [ella@NoCoFoundation.org](mailto:ella@NoCoFoundation.org).



## Article 2: Why an Endowment Fund?

*"The great use of life is to spend it for something that outlasts it." — William James*

The future is hard to predict. But one thing we do know is that we will need resources to fuel our mission in years to come. That's why we've established the [your organization] endowment fund at the Community Foundation of Northern Colorado. The fund is professionally invested for the long-term. Each year, 4.5% of the average fund balance is distributed to us to support our ongoing needs. That's why our endowment fund is at the Community Foundation.

Our endowment fund benefits from the Foundation's investment expertise and from being part of a large portfolio. The Foundation also handles all administrative details and investment responsibilities for our fund, freeing our staff to concentrate on our mission.

You can play a part. There are a variety of ways to give that provide you with maximum tax and financial benefits. They include:

- A gift made in your will or trust;
- A gift that pays you income for life;
- A gift of life insurance or retirement plan assets.

We hope you will play a part in our future. To learn more, please contact [your organization's contact person and contact info]. You may contact Ella Fahrlander, Vice President of Community Engagement at the Community Foundation of Northern Colorado, at (970) 488-1979 or [ella@NoCoFoundation.org](mailto:ella@NoCoFoundation.org).



### Article 3: The Charitable Gift Annuity Advantage

Would you like more tax-free income? Would you like to support our mission? A gift annuity may be the best way to achieve both objectives—you will earn more tax-free income and benefit our cause far into the future. Consider a charitable gift annuity with the Community Foundation of Northern Colorado that will ultimately benefit [your organization]’s endowment fund.

A gift annuity gives you a fixed annual income payment for life at a very attractive rate of return. This rate, which rises with age, is based on your age at the time you make the gift. A gift annuity is a simple and powerful tool for charitable giving, particularly in a low-interest rate environment. Some key advantages include:

- Guaranteed life-income for the annuitant, much of it tax-free;
- Immediate tax savings through a charitable deduction;
- The gift is not included in your gross estate for estate tax purposes.

A gift annuity is easy to establish. All you have to do is decide on the gift amount and work out a few details with [your organization] or the Community Foundation, sign a one-page agreement with the Foundation, and make your gift with a check or stock transfer. Payments to you will be made quarterly or annually, according to your wishes. [Your organization]’s endowment fund will receive the remainder after your lifetime.

If you have any questions or would like to receive a custom illustration of the payments your gift annuity would generate, please contact [your organization's contact person and contact info]. You may contact Ella Fahrlander, Vice President of Community Engagement at the Community Foundation of Northern Colorado, at (970) 488-1979 or [ella@NoCoFoundation.org](mailto:ella@NoCoFoundation.org).

Please note: This information should not be considered as legal, tax, or financial advice. Consult your professional advisor(s) for further information and guidance.



## Article 4: Beneficiary Designations

*"If you can't feed a hundred people, then feed just one." — Mother Teresa*

You can make a great difference to our mission and our future just the way you are...whether or not you have all your estate planning documents up-to-date. Every gift matters and you can leave a legacy gift to our endowment fund during your lifetime.

The following are three ways you can make this important gift to our endowment fund:

- Life Insurance beneficiary designation;
- Retirement plan beneficiary designation;
- Fixed or variable annuity beneficiary designation.

After obtaining the appropriate beneficiary designation form, you can make a gift that takes effect upon your death. The gift may be the entire account or a percentage of it. You may also make it effective only if certain other beneficiaries predecease you. By making the gift payable to "the [your organization] Endowment Fund at the Community Foundation of Northern Colorado, a Colorado nonprofit corporation", you can be assured that your gift will receive expert stewardship and help [your organization] meet our long-term needs. Of course, while these beneficiary designation gifts do not require that you make changes to your will and trust documents, they should be considered in light of your overall financial and estate plan.

To learn more about making a legacy gift to [your organization]'s endowment fund, please contact [your organization's contact person and contact info]. You may contact Ella Fahrlander, Vice President of Community Engagement at the Community Foundation of Northern Colorado, at (970) 488-1979 or [ella@NoCoFoundation.org](mailto:ella@NoCoFoundation.org).

Please note: This information should not be considered as legal, tax, or financial advice. Consult your professional advisor(s) for further information and guidance.

Since 1975, the Community Foundation of Northern Colorado has been connecting people who care to the causes they care about. The Foundation serves as the long-term steward for charitable funds — a multifaceted role that involves receiving and managing complex gifts, acting as the trustee of charitable trusts, providing numerous investment options for donors, and accounting for each individual fund.



# Endowment Building Solicitation Letters and Response Cards

You can create awareness about building your organization's endowment a number of ways. Even though we may live in the digital age of communications with email and social media, there is something to be said about the power of the good old-fashioned letter. In the following examples, you will find several messages that may be communicated in your newsletter articles, opinion editorials, or the "ask" in a direct request to a potential or current donor.

## Letter 1: Bequests

Today's Date

Potential Donor's Name  
Donor's Street Address  
City, State and Zip Code

*"What counts in life is not the mere fact that we have lived. It is what difference we have made to the lives of others that will determine the significance of the life we lead."* — Nelson Mandela

Dear Donor:

In the end we are all remembered for our acts—for the lives we touch and by the causes we advance. In that light, I invite you to consider creating a lasting legacy by including the [your organization] endowment fund in your long-term plans.

The word "endowment" simply means that your legacy gift will be managed by the Community Foundation of Northern Colorado and invested for the benefit of [your organization]. The earnings from these investments will be contributed to [your organization] every year and then used by [your organization] to fulfill its mission.

You may create an endowment fund in your name or the name of another. Then each year a gift in the fund's name will be distributed to [your organization]. Legacy gifts take many forms including:

- Gifts made in your will or trust;
- Gifts that pay you income;
- Gifts of life insurance or retirement plan assets.

To learn more, please return the enclosed confidential response card or contact [your organization's contact person and contact info]. You may contact Ella Fahrlander, Vice President of Community Engagement at the Community Foundation of Northern Colorado, at (970) 488-1979 or [ella@NoCoFoundation.org](mailto:ella@NoCoFoundation.org).

Sincerely,

Name  
Title

Enclosure



**COMMUNITY FOUNDATION**  
OF NORTHERN COLORADO

## Letter 2: Why an endowment fund?

Today's Date

Potential Donor's Name  
Donor's Street Address  
City, State and Zip Code

*"The great use of life is to spend it for something that outlasts it." — William James*

Dear Donor:

The future is hard to predict. But one thing we do know is that we will need resources to fuel our mission in years to come. That's why we've established the [your organization] endowment fund at the Community Foundation of Northern Colorado. The fund is professionally invested for the long-term. Each year, 4.5% of the average fund balance is distributed to us to support our ongoing needs.

That's why our endowment fund is at the Community Foundation. Our endowment fund benefits from the Foundation's investment expertise and from being part of a large portfolio. The Foundation also handles all administrative details and investment responsibilities for our fund, freeing our staff to concentrate on our mission.

You can play a part. There are a variety of ways to give that provide you with maximum tax and financial benefits. They include:

- A gift made in your will or trust;
- A gift that pays you income for life;
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We hope you will play a part in our future. To learn more, please return the enclosed confidential response card or contact [your organization's contact person and contact info]. You may contact Ella Fahlander, Vice President of Community Engagement at the Community Foundation of Northern Colorado, at (970) 488-1979 or [ella@NoCoFoundation.org](mailto:ella@NoCoFoundation.org).

Sincerely,

Name  
Title

Enclosure

See response card on next page



## Response Card

It's important to include a response card with your solicitation letter, encouraging donors to "invite" you to contact them. Here's a simple message to include.

- Please send me additional information about:
- Creating a fund in my name for [your organization].
- Making a gift that provides income during my lifetime.
- I have included [your organization] in my long-term plans.

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

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

*Your response will remain confidential.*

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COMMUNITY FOUNDATION  
OF NORTHERN COLORADO

*We're planning for our future by building our endowment fund at the Community Foundation of Northern Colorado.*

Will **YOU**  
Play a Part?

[www.NoCoFoundation.org](http://www.NoCoFoundation.org)



The [your name] Fund at the Community Foundation of Northern Colorado will provide us with essential annual support now and for years to come. There are many ways you can give now and in the future. You can even make a gift in your will that costs you nothing during your lifetime.

To learn how you can play a part in our long-term future, please contact [your organization's contact person and contact info]. You may contact Ella Fahrlander, Vice President of Community Engagement at the Community Foundation of Northern Colorado, at (970) 488-1979 or [ella@NoCoFoundation.org](mailto:ella@NoCoFoundation.org).



**COMMUNITY FOUNDATION**  
OF NORTHERN COLORADO  
4745 Wheaton Dr.,  
Fort Collins CO 80525



COMMUNITY FOUNDATION  
OF NORTHERN COLORADO

We're planning for our future by building our endowment fund at the Community Foundation of Northern Colorado.

Will **YOU**  
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