



Leave Your Legacy with a Charitable Fund at the Community Foundation of Northern Colorado

You've thoughtfully determined that you want to enrich our organization with a fund at the Community Foundation of Northern Colorado. Now, you can find the best way to achieve your goal by considering how and when to make your gift. Here are a few options. We encourage you to talk with us to share your ideas and learn more.

Gifts made through your will or trust

A simple provision in your will or trust can provide for our organization after your lifetime. Flexible and revocable, a bequest allows you to make a gift that costs you nothing during your lifetime. You can give a specific amount or a percentage of your estate. Consider a bequest to endow your lifetime giving, so that after you pass away our organization will receive annual gifts in your name from a fund at the Community Foundation.

Gifts of retirement plan assets

An Individual Retirement Account (IRA) or other qualified retirement plan offers a strategic giving option. At your direction, the balance in the account can be distributed directly to a Community Foundation charitable fund after your lifetime. It goes to work, providing annual support for our organization in your name.

Gifts of life insurance

For many people, life insurance affords a practical means of making a significant gift. You may name our organization's endowment fund at the Community Foundation as beneficiary of a new or paid-up life insurance policy. If you make the Foundation the owner of the policy as well as beneficiary, you may receive current income tax benefits.

Gifts that pay you income for life

A charitable gift annuity or a charitable remainder trust can provide you with lifetime income and establish a charitable fund in the future with remaining assets. This gift provides a current income tax charitable deduction as well as potential estate tax savings. Best of all, you ensure long-term support for our organization.

Gifts through a charitable lead trust

Some donors donate the income from an asset to our fund at the Foundation for a period of years, without contributing the income-producing asset itself. This is done with a charitable lead trust, which allows the Foundation to receive the income of the asset and can provide you with substantial tax benefits.

Gifts of real estate

Real estate offers many tax-wise giving opportunities. You may be in a position to transfer your personal residence, vacation home, or farm to a fund for our organization at the Community Foundation and reserve the right to use the property for your lifetime. With this plan, you receive a current income tax charitable deduction for the remainder value of the property, which depends on your age and the property's appraised value.



Additional options for giving

Current and deferred gifts may be tailored to suit your needs using various assets including:

- Gifts of cash;
- Gifts of publicly traded securities;
- Gifts of closely-held stock;
- Gifts of tangible property.

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

To learn more about the Community Foundation's role, visit us online at NoCoFoundation.org.

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.