



Planned Giving Overview

You can support the work of the Humane Society of Washington County (HSWC) while providing real financial benefits for yourself or your family. With proper planning, you can receive an immediate income tax deduction, provide yourself or a loved one with annual income, and partner with HSWC to help animals. Please consult with an attorney or financial advisor before making any decisions. (HSWC Federal Tax ID: 52-0542025)

Here is a brief description of some of the most popular types of Planned Gifts:

Bequests

Include a gift to HSWC in your will or trust and support our work while providing tax benefits to your heirs.

Stock & Appreciated Securities

Donate appreciated stocks, bonds, real estate or collectibles and receive an immediate tax deduction on the market value of the securities, regardless of original purchase price, and also avoid capital gains tax when the securities are sold. Because of these benefits, giving appreciated securities rather than cash from their sale means you can make a larger charitable contribution.

Life Insurance or Retirement Assets

Name HSWC as beneficiary of a life insurance policy or retirement account for life or for a term of years. When the trust ends, the remaining assets benefit HSWC.

Retained Life Estate

Contribute your residence, vacation home or farm to HSWC now, while retaining the right to use and occupy the property for life. At your death, HSWC will own the property in its entirety.

Charitable Gift Annuity

In exchange for a gift of cash, stocks or bonds, HSWC will pay you or a beneficiary a fixed income for life. You will also receive a current income tax deduction. Annuity payments can begin immediately or be deferred.

Charitable Remainder (or Lead) Trust

You and HSWC enter into a trust agreement. You contribute assets to the trust, HSWC manages the trust's assets for your benefit, and you receive annual income. When the trust ends, the remaining assets return to HSWC. In a Lead Trust, you contribute assets to the trust and HSWC receives annual income for the life of the trust. When the trust ends, the remaining assets return to you or your beneficiaries.

There are a number of sound financial reasons for choosing one of these giving options.

- The interest rates on your CDs or other fixed-income investments have declined, and you would like to increase your cash flow.
- You would like to count on fixed payments, which are unaffected by interest rates and stock prices and which you cannot outlive.
- You want to assure continuation of payments to a surviving spouse without the delay of probate proceedings.
- You own appreciated stock or mutual fund shares and have considered selling some of the shares and reinvesting the proceeds to generate more income, but have hesitated because you don't want to pay tax on the capital gains.

Ready to plan?

We are happy to work with you and your financial advisor to determine the giving method that is most beneficial for you.

Please contact HSWC today!

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HSWC wishes to thank the following for their assistance:

Randy A. Rachor, CPA, CFP, Albright Crumbacker Moul & Itell, LLC; John R. Hershey III, Financial Advisor, Sr. Vice President, RBC Wealth Management; James N. Holzapfel, Managing Director, Wells Fargo Advisors; James D. Johnson, Jr., Attorney; Mark A. Intino.