



Planned Giving Opportunities

Many faithful supporters who hammer and paint and give financial gifts wish they could give even more, but feel there is just no more room in the family budget. With a little creativity, planned giving can allow these generous partners to make larger gifts than they had ever thought possible. And with careful planning, results can include increased retirement income, reduced income, capital gains and estate taxes, and a legacy of decent houses for those in need.

Wills and Family Trusts

Your estate plan can provide you with a variety of ways to help provide decent shelter for families in need. In your will you may decide to leave Habitat:

- a specific amount of money
- a percentage of your estate
- all or part of the residue of your estate, or what's left after loved ones have been provided for

A gift to Habitat in your will is a meaningful way to create a memorial that lives on to help families avoid the indignity of poverty housing. Simply ask your attorney to include a bequest in your will. Our legal name is: Habitat for Humanity of the Mid-Willamette Valley, 1220 12th St. SE, Salem, OR 97302. Our tax ID number is: 93-0801200.

Gift Annuities

You'd like to help, but need the income. Or you may have highly-appreciated stock that pays a low dividend, but you don't want to trigger the capital gain. Whether funded with cash or stock, a gift annuity will provide a handsome cash flow that may be partly tax-free. You'll also get a partial tax deduction now. If you transfer your stock to the gift annuity, you can significantly reduce the capital gain, and spread the rest of it out over a number of years. The best part is, after you're gone, what's left over will help build a nice new home for a Habitat family.

Gifts of Stock

Do you have some shares of long-term appreciated stock you won't need? You can simply transfer these shares directly to Habitat for Humanity of the Mid-Willamette Valley. You'll get a full tax deduction for the entire market value, avoid the capital gain, and do your part in helping to create a world where poverty housing is unacceptable.

Minimum IRA Distribution after Age 70½

Are you forced to take money you don't really need from your IRA accounts each year just so you can pay taxes on it? If so, you can change the world for a deserving family, and perhaps ease your tax pain at the same time. Simply write a check for the same amount as your required IRA distribution to Habitat for Humanity Portland/Metro East, and if you itemize, you may be able to eliminate some or all of your tax liability on the transaction.

Defusing the IRA Tax Time Bomb

If you hope to leave IRA or pension plans to your heirs, they could be in for a rude surprise. Some estates will suffer double taxation on these assets, and end up losing 50% or more to taxes!

If you are worried about this possibility, give us a call. There may be some strategies available that can help you preserve more of your estate for your family while still furthering the vision to eliminate poverty housing around the globe.

Life Insurance Policies

Many families own life insurance policies that have outlived their original purpose, and which can aggravate estate taxes if not treated with care. Often, these old policies can be used to create a new life for a Habitat family in a clean, comfortable home.

Also, new life insurance policies can sometimes be used to make giving a larger gift to Habitat more convenient and affordable.

**GIFTS AND COMMITMENTS MAY BE MADE TO HABITAT FOR HUMANITY
FOR USE WHERE MOST NEEDED, OR DESIGNATED TO BENEFIT A SPECIFIC FUND.**

If any of these Planned Giving options are of interest to you, please give us a call.
Susan Marthaller (503) 364-6642 ext. 113.