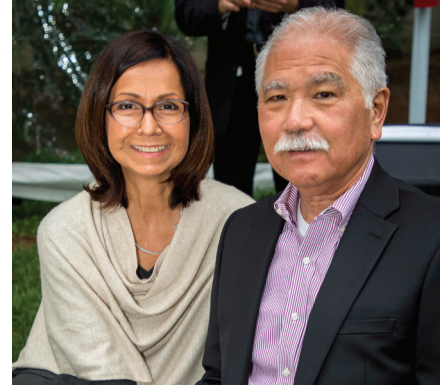




# CREATE YOUR LEGACY TODAY



## PLANNED GIVING OPPORTUNITIES

A planned gift is a contribution to Alzheimer's Los Angeles commonly donated through a will or a trust in the present and fulfilled at a future date.



### BEQUEST

A bequest is money or property which you legally leave to Alzheimer's Los Angeles in your will or trust. Bequests are a popular planned giving choice because they offer donors the flexibility to use funds during their lifetime and to change the terms, if necessary.

### RETIREMENT PLANS

By designating Alzheimer's Los Angeles as the beneficiary of all or part of your IRA (using a beneficiary designation form provided by your advisor), the full value of the gift is transferred tax-free at your death and your estate receives an estate tax charitable deduction.

## **QUALIFIED CHARITABLE DISTRIBUTIONS (QCD)**

A qualified charitable distribution (QCD) is a direct transfer of funds from your IRA payable to Alzheimer's Los Angeles. QCDs can be counted towards satisfying your required minimum distribution for the year if you are 70½ or older. The distribution must be made directly from the IRA to Alzheimer's Los Angeles. QCDs are excluded from taxable income, unlike regular withdrawals made from a traditional IRA.

## **DONOR ADVISED FUND**

Donor Advised Fund allows cash (or other assets) to be transferred to a tax-exempt sponsoring organization, such as a public foundation. The donor then recommends how much and how often money is granted to Alzheimer's Los Angeles, while avoiding the cost and complexities of managing a private foundation. When you contribute to the account, you qualify for a federal income tax charitable deduction.

## **LIFE INSURANCE**

Life Insurance can be the direct funding medium for a gift to Alzheimer's Los Angeles for a relatively modest annual outlay (i.e., the premium payment). The most tax-effective way to donate life insurance is to transfer the policy, so Alzheimer's Los Angeles becomes the owner and beneficiary. Upon doing so, you are entitled to an immediate charitable deduction for income-tax purposes. If you continue to pay premiums, each payment is also a deductible charitable donation.

## **GIFT OF STOCK**

A gift of stock to Alzheimer's Los Angeles can provide you with great tax savings. Generally, you will receive a tax deduction based on the full market value of the securities the day the gift is received. This may enable you to avoid capital gains taxes that you would have to pay on the appreciated value of the stock if you were to sell it on your own.

Call **Steven Klappholz** at **(323)930-6208** or visit **AlzheimersLA.org/planned-giving** for more information.



**Alzheimer's  
LOS ANGELES**

**844.HELP.ALZ**  
AlzheimersLA.org

