

## There are Many Ways to Support the Macular Degeneration Foundation's Vital Work

### Tribute Gifts

A donation that supports the **Macular Degeneration Foundation** innovative programs is a wonderful way to pay tribute to a friend or family member. Whether your gift is made in memory of a loved one or in honor of a special occasion, your support of the **Macular Degeneration Foundation** is a gesture that celebrates the importance of saving the sight of every single American challenged by macular degeneration. You will receive a formal acknowledgement of your donation for tax purposes, and the recipient or his or her family will receive a card indicating that a tribute gift has been made.

### Recurring Gifts

Instead of making a one-time donation, you may set up a monthly giving plan whereby a predetermined gift amount is automatically charged to your credit card or deducted from your checking account. For as little as \$10 per month, a recurring gift provides the Macular Degeneration Foundation with a steady income that we will use to support programs and research to save and restore sight. A recurring gift saves you the hassle -- and us the resources -- associated with appeal letters.

If you would prefer not to donate online, you may make use of our print recurring gift form or call us at 888-633-3937.

### Endowment Gifts

#### Make an Endowment Gift

With a contribution to an annual or endowed fund, donors can underwrite a program, project or division of the Macular Degeneration Foundation for a full year of operation or in perpetuity, depending on the size of the gift. Such gifts will give donors high profile name recognition and place them among a prominent group of stewards leading the way for a future of improved vision.

#### You can donate Stock

Many individuals choose to make donations of stock, given the availability of income tax deductions for charitable contributions and capital gains tax savings. As long as the securities have been held for at least one year and the alternative

minimum tax is not applicable, donors will receive a **deduction** equal to the **full market value** of the securities and avoid capital gains tax usually incurred in selling appreciated securities.

To donate securities held by your broker, instruct the custodian to specify, in writing, the securities you wish to donate. Have the broker contact Liz Trauernicht at 888-633-3937.

## Include the Macular Degeneration Foundation in Your Estate Planning

### Planned Gifts

A planned gift is a lasting way to ensure the future of the Macular Degeneration Foundation's effective patient support and research programs, while furthering your financial goals. Your gift may: reduce your income taxes, reduce or even eliminate your capital gain taxes, reduce your gift and estate tax and provide income for you and your family.

Generally, planned gifts include any donation that is integrated with your personal financial and estate planning. Here are some of the various ways of incorporating the Macular Degeneration Foundation into your own planning.

### General Bequest

This is a donation of all or part of your estate transferred to the Macular Degeneration Foundation after death, by will or trust. A charitable bequest may be included in your will when it is written or revised or through a separate document consisting of an amendment to your existing will.

**Tax Benefits:** All charitable bequests are fully deductible from your gross estate.

Suggested language: "I give and bequest (dollar amount, state specific asset, stock, royalties) to the Macular Degeneration Foundation, Inc., a not-for-profit organization incorporated by the laws of the State of Nevada, P.O. Box 531313 Henderson, Nevada 89053, for its general charitable purposes."

### Contingent Bequest

The Macular Degeneration Foundation receives all or part of your estate only under certain circumstances, if, for example another beneficiary predeceases the donor.

Suggested language: "If my wife/husband (name) does not survive me, I give, devise and bequeath the rest, residue and remainder of all my property, of whatever nature and wherever situated, to the Macular Degeneration Foundation, Inc., a not-for-profit organization incorporated by the laws of the State of Nevada, P.O. Box 531313 Henderson, Nevada 89053, for its general charitable purposes."

### **Charitable Gift Annuity**

This type of life-income gift is a contract between you and the Macular Degeneration Foundation. In exchange for a gift of cash or securities (minimum \$10,000), the Macular Degeneration Foundation guarantees to pay you and/or someone of your choice a fixed income for life, ranging from 6 percent to 12 percent, depending on your age. At your death, the Macular Degeneration Foundation receives the balance of your gift annuity. If you are under age of 60, you may choose to defer gift annuities to supplement your retirement income.

**Tax Benefits:** You are entitled to a charitable tax deduction, at the time of your gift. In most cases, part of each payment is tax-free.

### **Charitable Lead Trust**

A non-grantor charitable lead trust is a gift plan that allows you to transfer assets to your family at reduced tax cost while you make generous gifts to the Macular Degeneration Foundation. You transfer assets (usually cash or securities) to a trustee of your choice through a formal trust agreement. During the trust term, the trustee invests the trust assets and makes annual income payments to one or more charities. When the trust term ends, the trust distributes all of its assets, including any appreciation, to your heirs.

**Tax Benefits:** You receive a gift tax deduction, which partially or even fully offsets the gift tax due on the transfer to your family.

### **Charitable Remainder Trust**

You transfer assets (usually cash, securities or real estate) to a trustee of your choice through a formal trust agreement. During the trust term, which could be your lifetime or a set term of years, the trustee invests the trust assets and makes annual payments to you and/or a loved one, based on the trust payout rate chosen by you. At your death or at the end of the trust term, the principal is distributed to the Macular Degeneration Foundation. There are two kinds of

charitable remainder trust, one that pays a fixed income (annuity trust) and one that pays a variable income (unitrust).

**Tax Benefits:** If appreciated property is donated, no capital gains tax is due on the transfer, and your income tax deduction is based on the fair market value of the donated assets.

### **Gift of a Retirement Plan**

You leave all or part of your retirement plan to the Macular Degeneration Foundation, setting aside other assets for friends and family. All you need to do is contact the administrator of your retirement plan and inform them that you wish to give all or part of the remainder benefit in your retirement plan to the Macular Degeneration Foundation and the assets in the plan would be removed from your taxable estate.

**Tax Benefits:** When retirement plans such as pension funds, 401ks and IRAs are left to an individual other than a spouse at your death, they are subject to income taxes and estate taxes. The two taxes combined could erode up to 80 percent of the remaining benefits. If bequeathed to the Macular Degeneration Foundation, these funds would escape all taxes.

### **Gift of Life Insurance**

If you own a life insurance policy that is no longer needed for the protection of your family or for other purposes, you may use it to make a gift to the Macular Degeneration Foundation. The simplest way to give a life insurance policy to the Macular Degeneration Foundation is to name the Macular Degeneration Foundation as the owner and irrevocable beneficiary of the policy.

**Tax Benefits:** You qualify for an income tax deduction for the cash value of the policy. Alternatively, you could simply name the Macular Degeneration Foundation as the beneficiary of the policy. In this case, your estate would be entitled to an estate tax deduction equal to the value of the policy.

**For more information, please contact  
Liz Trauernicht at 888-633-3937**