



GIVING GUIDE

TO SUPPORT UNDERSERVED CHILDREN

Planned Giving for Agassiz Village



Planned Giving

Planned giving is a great opportunity to help secure Agassiz Village's future. Leaving a personal legacy provides hope and joy to the underserved children that Agassiz Village serves every year.

This booklet outlines gift options that you may elect to integrate in your financial goals. Your gift will have a lasting impact on a highly regarded program that provides much-needed opportunities for marginalized youth.

Agassiz Village Legacy Society

The Agassiz Village Legacy Society is a special group of supporters who have made a legacy gift to Agassiz to commemorate their dedication to and impact on marginalized children.

Their gifts provide essential financial support for the camp's future. Whether a cash donation or bequest left through a will, each contribution makes a positive difference in the opportunities that we are able to provide. As a donor, you'll have the opportunity to direct these gifts to allow Agassiz Village to build its endowment fund by sponsoring a camper in perpetuity, completing capital projects, or funding annual programming.

Recognition of estate gifts in the Legacy Society is not reserved for those who have passed away. In fact, we welcome the opportunity to recognize and thank donors during their lifetimes. If you have included Agassiz Village in your estate planning, please let us know. For more information or to discuss planning your gift to Agassiz Village, please call our Development Office at 781-860-0200.

What This Guide Does/Does Not Do

What This Guide Should Do:

- Help break down some of the unknowns of gift planning.
- Lay the groundwork for meaningful conversations with your own legal and financial advisors to help make knowledgeable decisions.
- Help you better understand your ideas and goals about your legacy.
- Help you learn more about Agassiz Village's mission and how gift planning can benefit you, your family, and an organization that you are invested in.

What This Guide Should Not Do:

- Serve as your main source of information about gift planning. This guide should serve as the beginning of your exploration into gift planning. As these conversations and decisions about your estate are significant and enduring, outside consultation is necessary and recommended.
- Provide legal or financial advice. This guide is not intended as a comprehensive review of the topic.
- Alter your existing giving plans. This guide contains information about how to include gifts to Agassiz Village in your estate plan.

Always seek advice from a legal or financial professional when considering any planned giving opportunities.

About Agassiz Village

Mission Statement

Agassiz Village's mission is "preparing kids for life's journey."

We offer children from underserved communities the opportunity, in a summer camp environment, to develop and practice leadership and life skills that will impact their future in education, family, career, and community.

Our programs are an investment in the future, to inspire and enable all children, especially those who need our support the most, to reach their full potential as productive, caring, responsible leaders.

Agassiz has received the top 4-star rating from Charity Navigator for sound fiscal management and commitment to accountability and transparency.



A Note from Donors



"Agassiz Village has been a part of our Thompson Lake Community for the last two decades. For many years we have enjoyed hearing the laughter of children across the lake as they play at the waterfront.

We have felt great joy in our support of the campers, and we annually provide scholarships to ensure Agassiz Village's continued success.

Jon and I have become invested in the camp's mission and chose to give a gift of appreciated stock. In this way we get credit for the appreciated value of the stock as a charitable gift without having to pay taxes on the capital gains, while Camp Agassiz, as a non-profit, gets the full appreciated value of the stock as a gift."

– Jill Wannemacher and Jon Ebacher

"Jon and I saw
an opportunity
to have a real
impact at a place
near and dear to
our hearts."

The Act of Giving

70% of charitable giving in the United States comes from not corporations or foundations, but from everyday people.

That's not so surprising when you consider that the act of giving makes individuals happier and healthier.

Giving can also have a ripple effect. Research shows that if you give to a certain cause, your peers are more likely to do the same.



Do You Want to Leave a Legacy?

Bequests - A bequest in your will or trust exemplifies your dedication to Agassiz Village. It will help assure Agassiz Village can continue providing magical camp and year-round experiences for underserved children.

Bequests can be a general gift from assets noted as a specific dollar amount or percentage of your estate or a specific item of value or property. You can also designate Agassiz Village as a beneficiary of a life insurance policy, IRA, or other qualified retirement plan. Bequests offer many benefits; they are easy to set up, do not alter your current lifestyle, and are easily modified to address any life changes.



Do You Own Real Estate or Personal Property?

Real estate can be donated to Agassiz Village in several ways:

- **Outright Gift:** Donor transfers the property for retention and use by Agassiz Village for immediate liquidation and can receive a charitable deduction.
- **Retained Life Estate (RLE):** Donor transfers ownership to Agassiz Village but retains the right to live in the property or accepts a remainder interest in a property under an RLE agreement.
- **Bargain Sale:** Donor sells the property to Agassiz Village for less than its fair market value and receives a charitable deduction for the difference.

Property other than land and buildings—including furniture, books, jewelry, paintings, cars, and other goods—can be deducted at the full fair-market value if it is related to the tax-exempt purposes of Agassiz Village.



A Note from a Donor



"I initially heard about Agassiz Village thirty-five years ago.

Of course, once I was at Agassiz Village, I knew that it was a good fit for me, and I've been involved ever since.

I have contributed to Agassiz with appreciated common stocks. This way, I avoid paying capital gains tax and take a charitable deduction. Though it is harder than writing a check as the transaction has to be done in person at the financial services company, I usually am able to do several donations at one time, and always feel it is worth the trouble because I can donate more."

– Cheryl Dalrymple, Former Agassiz Staff Member
and Current Board Member and Donor

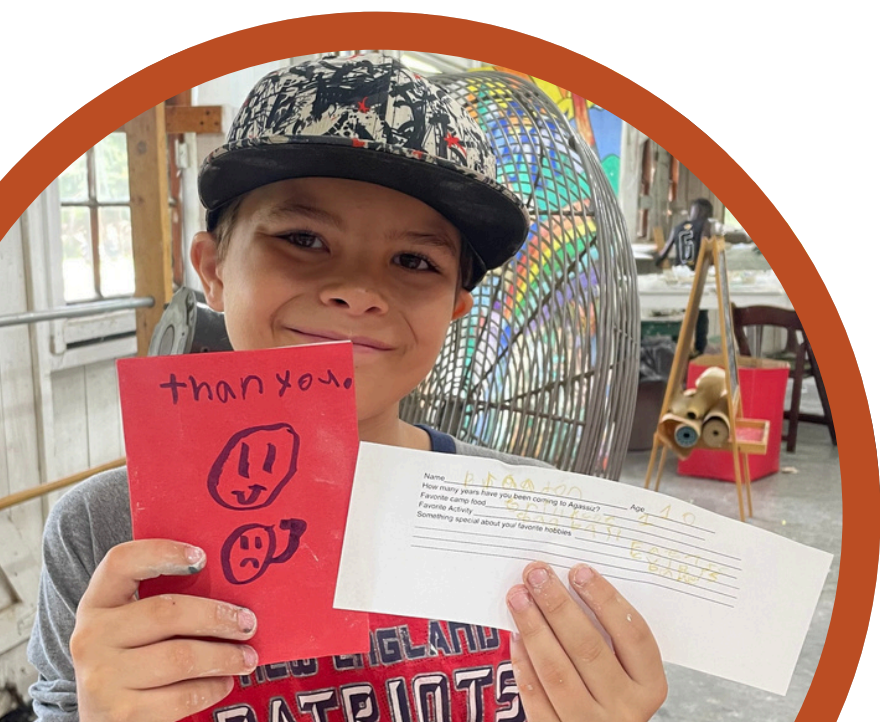
"I only needed
to visit camp
once to know
it was the
place for me."

Do You Want to Trade a Gift for Income?

Charitable Gift Annuity - is a contract between the donor(s) and Agassiz Village that guarantees annual fixed payments to one or two income beneficiaries for life. It can offer stable income of a fixed sum every year for life in return for an irrevocable gift of cash, securities, or other assets.

Charitable gift annuities are available to donors starting at age 65 with a minimum gift of \$25,000.

Charitable Remainder Trust - When you name Agassiz Village as a remainder beneficiary of a charitable remainder trust, you can receive annual income for the rest of your life. Cash, securities, or real estate can be used to gain a current tax benefit and income. If appreciated assets fund your trust, you may be able to avoid or delay capital gains tax.



Are You Required to Make Minimum Distributions from Your IRA?

If you have reached age 70½ (the required minimum distribution age), you can transfer up to \$100,000 per year directly from your IRA to Agassiz Village. You will not receive an income tax deduction for the gift, but the amount given to Agassiz counts towards your annual requirement and is not included in your taxable income. Furthermore, this strategy is available even if you do not itemize deductions on your tax return.

Do You Own Appreciated Stock?

By giving appreciated stock rather than cash, you may avoid capital gains tax. Donating stock is often a very effective tax planning strategy. You can take a deduction of the market value of the stock. To transfer in-kind, Agassiz Village will provide brokerage account information to receive the securities.



