



HG
HIGHER GROUND

HG

Erin Rheinschild, Director of Philanthropy
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PLANNED GIVING

MAKE A LEGACY GIFT THAT BRIDGES THE GAP
BETWEEN DISABILITY AND BELONGING

With a planned gift to Higher Ground, you will make a significant impact on the future of our participants and their families. Your generosity will insure the continuation of our ground-breaking work using recreational therapy to improve the lives of those living with PTSD, Traumatic Brain Injuries, Military Sexual Trauma, and physical & cognitive disabilities. Support generations to come. Gain financial and tax benefits for you and your family. Make an impact.

HOW TO MAKE A LEGACY GIFT TO HIGHER GROUND

Legacy Gifts Today

Appreciated Securities (or other assets):

A gift of appreciated securities is most often in the form of common stock or mutual funds. Such a gift is a valuable way to benefit Higher Ground and for you to receive tax benefits based on the fair market value of the assets. Other appreciated assets, like real estate, may be gifted, but it is important to discuss these in advance with Higher Ground.

Charitable IRA Rollover: If you are 70 ½, Federal legislation now allows you to make tax-free distributions from your IRA directly to Higher Ground. This distribution is not included in your adjusted gross income, so there is no payment of additional tax on a qualified distribution.

Real Estate: Real estate may be deeded outright to Higher Ground or left by bequest. The irrevocable gift of property may provide an immediate tax deduction and avoid capital gains. Due to complexities, be prepared to work with Higher Ground and a qualified advisor to insure that this is a suitable gift for both you and HG.

Life Insurance: Make a gift or buy a policy making Higher Ground the owner and beneficiary.



Legacy Gifts that Pay Income

Charitable Gift Annuity: The gift annuity is an irrevocable gift of cash or securities where you receive a predictable fixed income for life. At termination, Higher ground would receive the residual value of the annuity. There are also potential tax benefits depending upon your particular situation.

Charitable Remainder Trust: The remainder trust is an irrevocable gift of assets into a charitable trust that provides you a fixed (Annuity Trust) or variable (Unitrust) income for life or for a set term. At the trusts termination, the trust becomes a generous gift to Higher Ground. There are also potential tax benefits depending upon your particular situation.

Charitable Lead Trust: The lead trust's income payments are distributed to Higher Ground for a set period of years, after which the assets are transferred back to the grantor or whomever the grantor has named as the beneficiary.

This provides generous annual support for Higher Ground now, removes the asset from the estate and passes the asset to heirs with little or no tax. There is no immediate deduction for the lead trust.

Legacy Gifts in your Will

Bequest: The bequest is a gift through your will or revocable trust that enables you to retain the asset during your life and provide significant support when you no longer require the asset. You may choose a specific item, a percentage, or a residual bequest. You may also choose to make Higher Ground a contingent beneficiary in case the heirs are unable to receive the estate.

Retirement Plan Assets: In some cases, retirement assets can be the heaviest assets taxed in an estate. Naming Higher Ground as beneficiary can avoid that taxation, enabling the asset to pass tax free to Higher Ground. You may also designate Higher Ground a percentage beneficiary or contingent beneficiary of a retirement plan.

Bank or investment account: Financial accounts can be a simple and inexpensive way to leave a legacy gift to Higher Ground. Contact your financial advisor to see how easy it is to make HG the beneficiary of a particular investment or bank account

For questions or to discuss your legacy gift, contact:
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