

Continue Your Legacy of Generosity

by Joining the Lambda Legacy Circle



Dolores Pulido and partner Alejandro Anguiano

As a Lambda Legacy Circle donor, your Planned Gift will help grow the *Sacramento LGBT Community Center Endowment* at the Sacramento Region Community Foundation, creating a future source of support for the Center. Planned Giving

"As a Latino trans community member, I deeply value contributing and building bridges within the LGBT community." – Alejandro*

simply means planning now to leave a gift after your lifetime. Often, generous

people decide to give in this way because they don't have heirs, they want to demonstrate and pass on their values to their heirs, or they want to make a difference in their community for future generations.

Whether you've always supported the Sacramento LGBT Community Center, or you've always wanted to, a Planned Gift empowers you to make an enduring contribution. The Sacramento LGBT Community Center, in partnership with the Sacramento Region Community Foundation, is dedicated to carrying out your wishes, and we will work with you and your professional advisors to ensure that your gift will achieve your unique charitable goals.

Planned Giving Options

Simple Bequest

Naming the *Sacramento LGBT Community Center Endowment* as the beneficiary of a gift through your will or estate plan allows you to feel good about your contribution now, while not having to part with your assets until after your lifetime. When planning a gift through your will, it is sometimes difficult to determine what size donation will make sense. You always want to ensure your loved ones are taken care of first. When you designate a percentage of your estate to charity, you can make sure that the portion you give makes sense and factors in the needs of your loved ones. Making a bequest of a percentage of your estate ensures that your gift will remain proportionate no matter how your estate's value fluctuates over the years.

The suggested bequest language is very simple:

"I, [Name], of [City, State, Zip Code], give [Particular Asset; Fixed Dollar Amount; Percentage of the Estate; or Description of Property] to the *Sacramento LGBT Community Center Endowment* at the Sacramento Region Community Foundation."

There are many reasons to give through a bequest:

- **Flexibility.** Because you are not actually making a gift until after your lifetime, you can change your mind at any time.
- **Versatility.** You can structure the bequest to leave a specific item or amount of money, make the gift contingent on certain events, or leave a percentage of your estate.
- **Tax Relief.** Your estate is entitled to an estate tax charitable deduction for the gift's full value.

Retirement Plan Assets

When you name the *Sacramento LGBT Community Center Endowment* as the beneficiary of all or part of your retirement plan assets, such as a 401(k) or IRA, you do not part with a single penny today – and you protect your estate from taxes later. You can eliminate income taxes on any portion of your retirement plan assets that you leave to the fund. Otherwise, the retirement assets that you leave to your loved ones could be eroded by income tax of up to 35%. So instead of supporting your community, you will be "donating" to the IRS.

Life Insurance

Your life insurance policy can become a charitable asset when you name the *Sacramento LGBT Community Center Endowment* as the beneficiary of all or a portion of the policy's death benefit. It is a simple and generous way to pass on your values.

SACRAMENTO
LGBT
COMMUNITY CENTER

Gail Mancarti: Building Community



Gail Mancarti has lived in Sacramento

since 1969 where she attended Rio Americana High School and learned contributing to her community is just as important as what she learned in the classroom. Her parents served in World War II and instilled in her the importance of commitment to the things she believed in. These values became a foundation that led to years of volunteerism and contributions to grassroots causes and organizations, one of these being the Sacramento LGBT Community Center.

After graduation from the University of California, Davis, in 1977 Gail made her first financial contribution to a Sacramento community organization – Capital Public Radio. Capital Public Radio was her “Go To” station for national news, jazz and classical music. She absorbed it all. She wanted to learn from an unbiased source as much of the world as she could and NPR provided that conduit. She felt compelled to give a financial contribution which would be a part of building a better

Gail Mancarti and partner Jessica Palmer

Sacramento community. Gail has built on that tradition to include the Center where she donates her time, money and community support.

In the late 1970s and early 1980s, there were few places a young lesbian could turn to for support and guidance. During those years, Gail and her friends created their own “families” and started organizations like SACWN (Sacramento Area Career Women’s Network) for personal and professional support. Today, the Center serves as one of the focal points of the community. Through the doors of the Center, young people can feel the warm embrace of community and a strong pillar to lean on for moral and educational support.

Gail is a past president of the Board of Directors of the Center. She is excited to know that her monthly donation contributes to the dynamic programs and community point-of-contact the Center provides. No other organization in Sacramento offers such a diverse array of activities and services specifically designed for the LGBT community.

In addition to giving a monthly donation to the Center, Gail has included the Center in her trust and estate plan. Her “Legacy” is a commitment to build and grow a better community by contributing to what and who she believes in. Generations of Sacramento LGBT people will benefit from the gifts of Gail Mancarti.

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The Baumbach Family

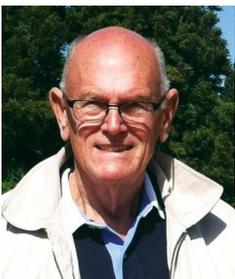
It is Possible to Give and Receive

Many donors use the following gift options as time-tested ways to give and receive. Each will allow you to enjoy tax benefits while receiving a fixed rate of return annually for a specified period of time. At the same time, you can ensure that your assets are used to benefit the community in the ways that are meaningful to you.

Charitable Gift Annuity

You may establish a Charitable Gift Annuity at the Sacramento Region Community Foundation with the *Sacramento LGBT Community Center Endowment* as the beneficiary. With a Charitable Gift Annuity (CGA), you can make a gift of cash or appreciated assets to the CGA which, in turn, provides you with fixed payments for life and an immediate tax deduction. After your lifetime, the remaining amount of your gift goes directly into the *Sacramento LGBT Community Center Endowment* at the Foundation. Through this arrangement, you can increase your income now and receive numerous tax advantages, including:

- A partial income tax charitable deduction.
- Partially income tax-free payments for your estimated life expectancy.
- Capital gains tax on appreciated property, spread throughout your estimated life expectancy.



Bill Otton

For example, if you and your spouse are 75 years old and you open a CGA for \$50,000, your annual payout will be \$2,500 per year for both lifetimes. That's a guaranteed annual return of 5% (effective rate of 6.9%), assuming a 25% tax rate. After you are both gone, the funds remaining in your CGA will be added to the Sacramento LGBT Community

Center Endowment at the Foundation and will provide long-term, sustained support for the Center.

Charitable Remainder Trust

With a Charitable Remainder Trust, you use cash or appreciated assets to fund a charitable trust and decide on the size of the payments (within IRS limits) to yourself and/or others you choose. The trust assets remaining at the end of the beneficiary's lifetime go to the *Sacramento LGBT Community Center Endowment* at the Foundation. You also receive tax advantages, such as:

- A partial income tax charitable deduction based in part on the amount you contribute to the trust.
- Elimination of any up-front capital gains tax when you fund the trust.

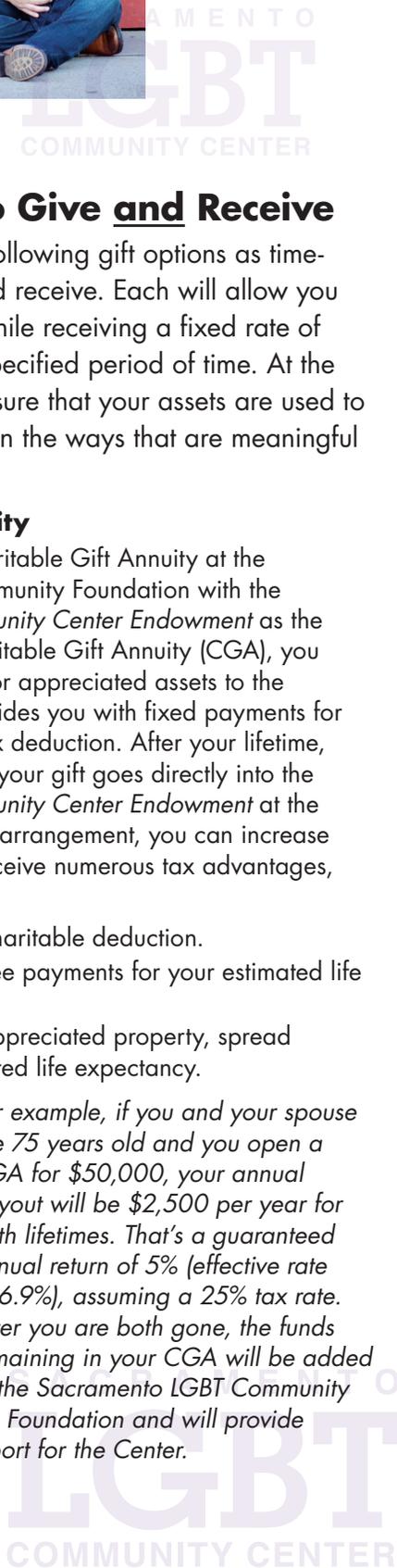


Charitable Lead Trust

A Charitable Lead Trust – often described as the opposite of a Remainder Trust – may be an excellent way to benefit the *Sacramento LGBT Community Center Endowment* now and take care of your loved ones later. You can use cash or appreciated assets to establish the trust, which will make periodic payments to the *Sacramento LGBT Community Center Endowment* at the Foundation. At the end of the trust's specified time period, the remaining assets will be distributed to the individual(s) of your choice. A Charitable Lead Trust may provide you and your loved ones with many benefits, including:

- It is a generous way to grow the Center's endowment with regular, dependable gifts.
- You can choose the time period of the trust, allowing you to time the passage of assets to your heirs when the funds may make a big difference in their lives, such as a mid-life career change or when their children will be entering college.
- A Charitable Lead Trust allows you to transfer assets to your heirs at a reduced gift and estate tax cost because the assets in the trust are removed from your taxable estate.

Of course, we always recommend that you consult your legal and/or financial advisor when considering a planned gift through the Sacramento Region Community Foundation to benefit the Center's endowment.



We are pleased to present these options for planned giving. Through the years, many generous people have been able to expand their charitable giving by using these savvy options. Please keep this information as a resource for your next meeting with your financial and/or legal advisors.

We're here to help you!

You can learn more about options by visiting www.sacregcf.org, or by contacting Julia Robinson at julia.robinson@saccenter.org or 916.442.0185 ext. 104 at the Center. We look forward to partnering with you to grow the Center's endowment, allowing us to provide support for our community well into the future.



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