



PLANNED GIVING RESOURCES

Plant your legacy *& watch it grow...*

Thank you for your interest in joining the Seedling Society! This is an opportunity to make a lasting impact on the lives of local youth. The following packet includes everything you need to begin your legacy gift journey with the Vacaville Neighborhood Boys & Girls Club. Whether you're exploring options or are ready to take the next step, we're honored to be part of your vision for the future.

Please refer to the table of contents below to guide you through each section of this packet, which has been amended to support the recommended gifts made by individuals wanting to give under \$25,000

If you have any questions along the way, don't hesitate to contact Kelsey Spencer, **Resource Development Director**, at kspencer@vnbgc.com or (707) 898-3887.

INFORMATION & RESOURCES:

- [Options for Structuring a Planned Gift](#)
- [Beneficiary Designation Information](#)
- [Gift of Cash](#)
- [Gift of Securities](#)
- [Bequests Through Will or Trust](#)
- [Donor Advised Fund](#)

FORMS:

[Seedling Society Enrollment Form](#)

OPTIONS FOR STRUCTURING A PLANNED GIFT



A planned gift to The Vacaville Neighborhood Boys & Girls Club (VNBGC) is a way to plant a legacy that positively impacts deserving Vacaville youth. Donors make planned gifts to VNBGC for a variety of reasons. They may wish to support a program which they are passionate about or add to the organization's endowment to sustain ongoing operations. Regardless of the donors' objectives, through a planned gift you can be intentional about the legacy you leave.

There are many ways to make a planned gift to The Vacaville Neighborhood Boys & Girls Club. Below we have outlined the most common options.

BEQUEST THROUGH WILL OR TRUST

A simple way to make a planned gift is by designating assets to VNBGC in your will or living trust. Bequests can take a variety of forms. **General bequest:** Gift of a dollar amount or % of assets of the estate. **Specific bequest:** Gift of a designated asset or property. **Residual bequest:** After all debts, expenses and specific bequests have been paid VNBGC receives a specific dollar amount or a % of the remainder. **Contingent bequest:** VNBGC becomes a full or partial beneficiary if certain conditions are met, generally family or friends predeceasing the donor.

GIFT OF DESIGNATED FINANCIAL ACCOUNT

VNBGC can be named as a beneficiary of a non-retirement financial account by establishing a transfer at death designation. Assets are transferred directly to VNBGC and avoid probate.

GIFT OF RETIREMENT ASSETS

VNBGC can be a beneficiary of your retirement plans, such as an IRA, 401(k), 403(b). VNBGC may be designated as the primary, partial, or contingent beneficiary. The gift is easy to make or modify, through the beneficiary designation form provided by the retirement plan administrator. Gifts of tax-deferred assets avoid the deferred income tax obligation and qualify for a charitable deduction.

CHARITABLE GIFT ANNUITY

You can give and get! In a Charitable Gift Annuity (CGA), you and VNBGC agree to exchange your irrevocable transfer of cash or securities to VNBGC for a fixed income payment to you — for life. The gift also entitles you to an immediate charitable income tax deduction. At the end of its term, the annuity balance goes to VNBGC to support its mission.

If you are considering a legacy gift we would be happy to arrange a confidential gift planning consultation, without obligation. If VNBGC is already included in your estate plans, please [complete this form](#) or contact us to let us know so we can invite you to join our Legacy Society.

USEFUL INFORMATION FOR ADVISORS:

The Vacaville Neighborhood Boys & Girls Club is a 501(c)(3) nonprofit organization

Address: 100 Holly Lane. Vacaville, CA 95688

Phone: (707) 999-5034

Tax ID Number: 13-4223488

For more information please contact Kelsey Spencer, Resource Development Director at kspencer@vnbgc.com or (707) 898-3887.

This information is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor.

BENEFICIARY DESIGNATION



GIFT OF DESIGNATED FINANCIAL ACCOUNT

VNBGC can be named as a beneficiary of a non-retirement financial account by establishing a transfer at death designation. Assets are transferred directly to The VNBGC and avoid probate.

GIFT OF LIFE INSURANCE ASSETS

TVNBGC can receive proceeds from a life insurance policy through a variety of gift techniques. Gifts may be revocable or irrevocable and can be affected through a Change of Beneficiary form obtained from the insurance provider.

GIFT OF RETIREMENT ASSETS

Many donors choose to make VNBGC a beneficiary of their retirement plans, such as an IRA, 401(k), 403(b). VNBGC may be designated as the primary, partial, or contingent beneficiary. The gift is easy to make or modify, through the beneficiary designation form provided by the retirement plan administrator. ***Gifts of tax-deferred assets avoid the deferred income tax obligation and qualify for a charitable deduction.***

Tax Benefits:

- Gifts of retirement assets to charities are deducted from the value of an estate before it is valued for estate tax purposes, therefore reducing your taxable estate.
- Gifts of retirement assets to charities are exempt from the deferred income taxes embedded in traditional retirement plans (other than Roth). One hundred percent of the value of your gift can be used by the charity.

Easy to Execute:

- Gifts are easily executed by changing the beneficiary of your retirement plan. Your Trust and Estate attorney need not be involved.
- [Beneficiary Designation Forms](#) are available from your investment manager and often can be downloaded from the managers' website. Generally, forms do not need to be notarized.

Not an "All or Nothing" Gift:

- All or a portion of retirement plan assets can be designated for one or more charities. Gifts can be made as a percentage of total assets or a fixed dollar amount.
- Generally, designations of retirement assets are revocable gifts. You can change your mind at any time.

No Reduction in Current Wealth:

- Because this is a gift made from your estate there is no reduction in current wealth. Retirement plan assets are not reduced until you have passed.

How to Make a Gift:

1. Request a [Beneficiary Designation Form](#) from your investment manager or download it from their website.
2. Complete the form by naming beneficiaries of plan assets
3. Return form to your investment manager
4. Notify VNBGC of your gift by returning the [Seedling Society Enrollment Form](#)

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BENEFICIARY DESIGNATION INFORMATION



Official Name: The Vacaville Neighborhood Boys & Girls Club

Address: 100 Holly Lane, Vacaville, CA 95688

Phone Number: (707) 999-5034

Taxpayer ID Number: 13-4223488

Contact: Kelsey Spencer,
Resource Development Director
Kspencer@vnbgc.com
707-898-3887

Accessing Beneficiary Designation Forms:

Generally forms can be accessed online through your investment manager's website.

Here are links to forms at several large investment firms:

[Fidelity - IRA/HSA Accounts](#)

[Schwab - IRA/403\(b\)\(7\).](#)

[Vanguard - All investment accounts](#)

Notary Services:

Depending on your decisions, your Beneficiary Designation Form may need to be notarized. There is an online service, [Notarize.com](https://www.notarize.com), you might want to consider.

Questions? Contact Kelsey Spencer, **Resource Development Director** at kspencer@vnbgc.com or (707) 898-3887.

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GIFT OF CASH



A gift of cash is the simplest and most direct way to contribute to charity. You may designate your gift for a specific purpose, or you may choose to leave your gift undesignated to be used in the area of greatest need.

Your out-of-pocket cost of a cash gift is less than the dollar amount of the gift because of the income-tax charitable deduction.

Example: A person in the 24% tax bracket can make a contribution of \$1,000 at an actual cost of only \$760.

Below we have outlined the options for making a cash gift.

1. Online

Visit us at www.givebutter.com/vnbgc

2. By Mail

Mail a check payable to The Vacaville Neighborhood Boys & Girls Club:

Attention to: Kelsey Spencer, Resource Development Director
The Vacaville Neighborhood Boys & Girls Club
100 Holly Lane
Vacaville, CA 95688

Questions? Contact Kelsey Spencer, **Resource Development Director** at kspencer@vnbgc.com or (707) 898-3887.

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GIFT OF SECURITIES



An alternative to a gift of cash that deserves careful consideration is a gift of appreciated securities that you have owned for more than one year. Substantially greater tax benefits result because you not only receive a charitable deduction for fair-market value but also avoid taxation of the capital gain.

Below are instructions for making a gift of stock.

Please inform your broker that stock to be donated should be directed to the following brokerage account:

Charles Schwab & Co.
200 California Street, Floor 1
San Francisco, CA 94111

For credit to: Boys & Girls Clubs of San Francisco
Account Number: 4930-9438
DTC #: 0164 Code 40

Attn: Rich Kahan
Ph: (415) 263-4361
Fax: (415) 263-4390
Email: rich.kahan@schwab.com

In addition, please fill out the form below and email it to Jesse Spencer, Resource Development Director to The Vacaville Neighborhood Boys & Girls Club, 200 Holly Lane, Vacaville, CA 95688.
Email: Kspencer@vnbgc.com

This is essential to complete identification of the donor and share transfer electronically. Please note, The Vacaville Neighborhood Boys & Girls Club will not accept stock without a receipt.

Name: _____ Broker: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Day Phone: () _____ Evening Phone: () _____

_____ shares of _____ stock were transferred on _____
(number) (description of stock) (date)

to The Vacaville Neighborhood Boys & Girls Club's account at Charles Schwab & Co. This stock transfer is a Charitable contribution to The Vacaville Neighborhood Boys & Girls Club.

Signature Date

Thank you for your support of The Vacaville Neighborhood Boys & Girls Club!
Tax ID # 13-4223488

BEQUESTS THROUGH WILL OR TRUST



A bequest – a gift made through your will or living trust – can be the easiest gift to make to VNBGC because it costs you nothing during your lifetime. Plus, it’s “revocable,” so you can update or change it if circumstances change. If you already have a will or living trust, you can amend it to include a bequest to VNBGC with a simple codicil. (We can provide you with sample bequest and codicil language.)

Bequests are one of the easiest and most popular gift plans. This plan can fit any prospect: single, married, child-free, or multi-generational, wealthy or not. Often, a bequest is simply a set amount or percentage of an estate set aside to make a gift to VNBGC.

- **General bequest:** Gift of a dollar amount or % of assets of the estate.
- **Specific bequest:** Gift of a designated asset or property.
- **Residual bequest:** After all debts, expenses, and specific bequests have been paid, VNBGC receives a specific dollar amount or a % of the remainder.
- **Contingent bequest:** VNBGC becomes a full or partial beneficiary if certain conditions are met, generally, family or friends predeceasing the donor.

Do you already have a will and do not want to pay your attorney to change it? In most states, a donor can execute a simple codicil (or will addition) to make the gift in a cost-effective manner.

Alternatively, you can also [draft a will online for free](#). Please note, however, that we do not endorse any third-party will-creation services or attorneys.

Questions? Contact Kelsey Spencer, [Resource Development Director](#) at kspencer@vnbgc.com or (707) 898-3887.

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DONOR ADVISED FUND



A donor-advised fund (DAF) is like a charitable savings account, it gives you the flexibility to recommend how much and how often money is granted to qualified charities. You can recommend a grant or recurring grants now to make an immediate impact, or use your fund as a tool for future charitable gifts.

You can also create a lasting legacy by naming The Vacaville Neighborhood Boys & Girls Club the beneficiary of the entire account or a percentage of the fund. With a percentage, you can create a family legacy of giving by naming your loved ones as your successor to continue recommending grants to charitable organizations.

Contact your fund administrator for a beneficiary form.

Questions? Contact Kelsey Spencer, [Resource Development Director](mailto:kspencer@vnbgc.com) at kspencer@vnbgc.com or (707) 898-3887.

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SEEDLING SOCIETY ENROLLMENT FORM *Confidential*



The Seedling Society is a level of recognition reserved for loyal supporters who have included The Vacaville Neighborhood Boys & Girls Club (VNBGC) in their estate plans. Members of the Seedling Society enjoy annual recognition and premium benefits to Club events. VNBGC is grateful for your legacy gift, which ensures that future generations can continue to benefit from the work of this organization.

I wish to support The Vacaville Neighborhood Boys & Girls Club by committing to a planned gift and joining the Seedling Society.

Name: _____

☐ I wish to remain anonymous

Mailing Address: _____

City/State/Zip Code: _____

Daytime Phone: _____ **Evening Phone:** _____ (Please include area code)

Email Address: _____

To help The Vacaville Neighborhood Boys & Girls Club handle your gift appropriately and in accordance with your desires, please provide the following information:

- | | |
|--|---|
| <input type="checkbox"/> Bequest | <input type="checkbox"/> IRA/401k/Retirement Plan Beneficiary |
| <input type="checkbox"/> Cash | <input type="checkbox"/> Life Insurance Policy Beneficiary |
| <input type="checkbox"/> Stock/Property | <input type="checkbox"/> Charitable Remainder Trust |
| <input type="checkbox"/> Gift of Real Property | <input type="checkbox"/> Charitable Lead Trust |
| <input type="checkbox"/> Other: _____ | |

The gift is:

- ☐ Unrestricted
- ☐ Restricted as follows: _____

Approximate Value of Gift: _____

Advisor/CPA: _____ **Telephone:** _____ **Email:** _____

Donor Signature: _____ **Date:** _____

Questions? Contact Kelsey Spencer, [Resource Development Director](#) at kspencer@vnbgc.com or (707) 898-3887.