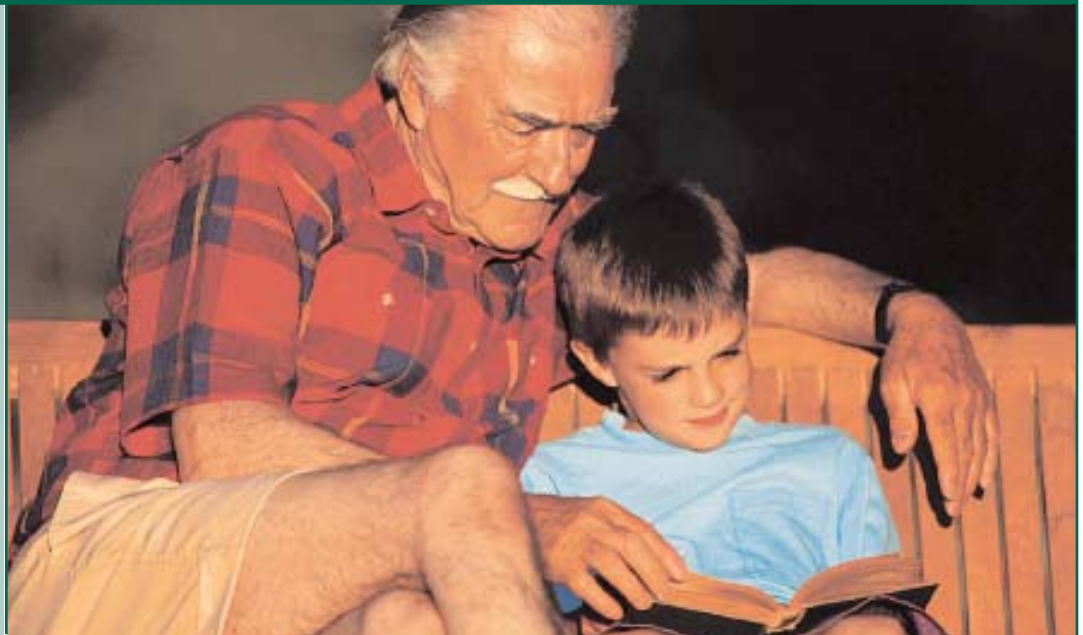


Giving  
back to the  
community  
and loved  
ones



*The Community Foundation offers a variety of giving methods tailored to your unique situation.*

**The Community Foundation of Northern Colorado** is a nonprofit, public charity established in 1975 by local community leaders to serve the region. The Foundation is a collection of more than 270 different charitable funds, each separately accounted for, and each with its own design and purpose. The Foundation currently manages \$33 million in assets.

**Each individual, family, or organization** the Community Foundation works with has unique charitable interests...and unique financial circumstances. The Foundation will help you make the most of both, so you receive the greatest return on your community investment.

**Bequest by Will.** You can designate a gift or portion of your estate to the Community Foundation and, in some cases, receive a substantial reduction in federal gift and estate taxes. The bequest will flow into a permanent fund you have designed to fulfill your charitable dreams.

**Charitable Gift Annuity.** You can make a gift of cash or appreciated stock to the Community Foundation now, get immediate tax benefits, and ensure that you or a loved one receives fixed quarterly or annual income payments for life.

**Charitable Remainder Trust.** You can place cash or property in a trust that pays annual income to you (or another named beneficiary) for life. After your death, the remainder of the trust transfers to the Community Foundation and is placed into a charitable fund you have selected. You receive income tax benefits the year you establish your trust.

**Charitable Lead Trust.** You can place cash or property into a trust that pays a fixed amount to the Community Foundation for the number of years you select. Once this period ends, the assets held by the trust are transferred to the beneficiaries you name. In some cases you receive a substantial reduction in federal gift and estate taxes.



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# Planned Gifts

## Charitable Gift Annuity

*Giving through a Charitable Gift Annuity allows you to arrange a generous gift to your community, while providing a new income source you can count on for the rest of your life.*

### How it works

- You make a gift to the Community Foundation — in cash or appreciated stocks.
- We set up a contract with you that begins immediate annuity payments.
- You receive a stream of income that is fixed, regardless of market conditions.
- You receive an immediate tax deduction for the charitable portion of your gift.
- Upon your death, the Foundation sets up a fund in your name that can benefit any organization or group of organizations you choose.

## Charitable Remainder Trust

*Giving through a Charitable Remainder Trust allows you to receive income for the rest of your life, knowing that whatever remains will benefit your community. You can use this tool to convert low-yielding, highly-appreciated assets into a high-yield income stream.*

### How it works

- You transfer cash, appreciated stocks, real estate, or other assets into a trust and the trust sells the appreciated assets.
- You receive an immediate charitable tax deduction for the charitable portion of the trust.
- The trust pays you, or a beneficiary you designate, regular income payments.
- Upon the beneficiary's death or after a defined period of years, the remaining assets in the trust transfer to the Community Foundation.
- Upon your death, the Foundation sets up a fund in your name that can benefit any organization or group of organizations you choose.

## Charitable Lead Trust

*A Charitable Lead Trust helps you build a charitable fund with the Community Foundation during the trust's term. When the trust terminates, the remaining assets are transferred to you or your heirs, often with significant transfer-tax savings.*

### How it works

- You transfer cash, appreciated stocks, real estate, or other assets into an irrevocable charitable trust.
- The Foundation sets up a fund in your name, in the name of your family or business, or in honor of any person or organization you choose.
- Your Charitable Lead Trust pays the Community Foundation an annual amount to build a charitable fund. You designate the trust to exist for a specified number of years or until your death. The charitable fund you create can be donor advised or designated to benefit specific organizations.

## 10 Reasons to choose the Community Foundation of Northern Colorado

### 1

We have **deep roots** in the community, with a history of over 30 years in the Larimer County area.

### 2

Our professional staff has **broad expertise** regarding community issues, planned giving and nonprofit organizations.

### 3

We provide highly **personalized service** tailored to each individual's charitable and financial interests.

### 4

Our funds help people **invest in the causes** they care about most.

### 5

We accept a wide **variety of assets**, and can facilitate even the most complex forms of giving.

### 6

We partner with **professional advisors** to create highly effective approaches to charitable giving.

### 7

We offer maximum **tax advantage** for most gifts under federal law.

### 8

We **multiply the impact** of gift dollars by pooling them with other gifts and grants.

### 9

We build **endowment funds** that benefit the community forever and help create personal legacies.

### 10

We are a **community leader**, convening agencies and coordinating resources to create positive change.