



# Leave a Legacy

Express your personal values  
by integrating your charitable, family and  
financial goals through Planned Giving.

Three Valley Conservation Trust



*Three Valley Conservation Trust works with people and communities to conserve your natural environment and cultural heritage*



## PLANNED GIFTS

provide options that allow you to:

- ▶ Leave a charitable legacy
- ▶ Increase your current income
- ▶ Plan for the financial needs of your family
- ▶ Reduce the overall tax burden to your heirs
- ▶ Reduce your current income tax and/or avoid capital gains tax
- ▶ Diversify your investment portfolio
- ▶ Make a significant gift that benefits you now and Three Valley Conservation Trust (TVCT) later

**G**ifts to Three Valley Conservation Trust most often fall into one of three categories...

- ▶ estate gifts
- ▶ life income gifts or
- ▶ outright gifts of cash, securities, or property

TVCT will work with you and your advisors to tailor your gift to match your objectives.

# Estate Gifts

You can specify assets you would like to leave TVCT. After your lifetime, your estate can take the form of a charitable donation for the full amount of your gift, which could lead to substantial tax savings.

## BEQUESTS

- ▶ Can be created in a Will or Revocable Trust
- ▶ They offer no upper limit on estate tax deductions
- ▶ Your donation remains in your control during your lifetime
- ▶ It can be modified if your circumstances change
- ▶ Your gift will support TVCT's efforts to preserve and protect natural resources

## RETIREMENT ASSETS

- ▶ You may name TVCT as a full or partial beneficiary of your IRA, 401(k) or other qualified plan
- ▶ Any residual left in your plan passes to TVCT tax-free
- ▶ Avoid significant tax penalties to your heirs
- ▶ You can change your beneficiary if your circumstances change
- ▶ Receive the satisfaction of knowing your hard-earned retirement assets will support TVCT

## LIFE INSURANCE

- ▶ You transfer ownership of an unneeded life insurance policy to TVCT
- ▶ TVCT could cash in the policy now or keep the policy and receive the death benefit later
- ▶ You receive a gift credit and immediate income tax deduction for the cash surrender of the policy
- ▶ You are satisfied by giving a significant gift now without adversely affecting your cash flow





## Life Income Gifts

Allow you to make a lasting gift to Three Valley Conservation Trust, receive income, and take advantage of favorable tax benefits

### **CHARITABLE REMAINDER UNITRUSTS AND OTHER TYPES OF CHARITABLE TRUSTS**

- ▶ You transfer cash, securities or real property into a trust
- ▶ TVCT pays a fixed percentage of the market value of the assets to you or to beneficiaries. The amount could change each year depending on market values
- ▶ When the charitable trust ends, the principal passes to TVCT to support its programs
- ▶ Provides income for life or a predetermined number of years, e.g., 20 years
- ▶ You receive an income tax deduction for a portion of your contribution
- ▶ You can avoid or defer tax on appreciated assets

### **GIFT ANNUITIES – *Immediate or deferred***

- ▶ You transfer cash, stocks or mutual funds to TVCT
- ▶ TVCT makes annuity payments to you and a second person if you wish, for life. Upon your death or the death of you and your designee, the remaining principal becomes available to TVCT
- ▶ You receive an immediate income tax deduction for a portion of your gift
- ▶ You choose the date when your annuity payments begin. The longer you defer payments, the higher rate you receive while the principal grows tax free

## RETAINED LIFE ESTATES

- ▶ You transfer your residence, farm or vacation home to TVCT—subject to your lifetime use
- ▶ You continue to live on the property, pay taxes and conduct upkeep
- ▶ The property passes to TVCT when your life estate ends
- ▶ You are entitled to an immediate income tax deduction for a portion of the appraised value of your property
- ▶ You can terminate your life estate at any time and take an additional income tax deduction





## Outright Gifts

Allow you an immediate charitable deduction while removing assets from your taxable estate

### GIFTS OF CASH

- ▶ The simplest way to make a donation and provide immediate benefits to TVCT
- ▶ Can be made outright, or used to fund TVCT's life income arrangements or Endowments
- ▶ Provides you with a charitable income tax deduction which is larger than with a gift of appreciated assets—50% of your adjusted gross income versus 30%, respectively
- ▶ You can direct your gift to a specific fund or purpose

### APPRECIATED SECURITIES

- ▶ You transfer securities to TVCT
- ▶ TVCT sells the securities and uses the proceeds for its programs
- ▶ When you transfer the securities, you receive a gift credit and an immediate income tax deduction for the fair market value
- ▶ You pay no capital gains tax on the securities you donate
- ▶ You can direct your gift to a specific fund or purpose
- ▶ You have the satisfaction of making a significant gift now

### GIFTS OF REAL ESTATE

- ▶ You transfer property to TVCT and secure a charitable income tax deduction based on the fair market value of the property
- ▶ You pay no capital gains taxes on the property's appreciation
- ▶ You can apply the deduction for 50% of your adjusted gross income and carry it forward for up to 16 years\*

\*Subject to legislative change

## **GIFTS OF PARTNERSHIP INTERESTS**

- ▶ You convey a partnership interest to TVCT
- ▶ TVCT may choose to continue the partnership interest or sell it and use the proceeds
- ▶ You receive a gift credit and immediate income tax deduction for the appraised value of the donated partnership interest
- ▶ You may be able to gift a partnership interest to a life-income arrangement

## **GIFTS OF PERSONAL PROPERTY**

- ▶ You transfer a valuable painting, antiques, collectibles or other personal property to TVCT
- ▶ TVCT may hold the property, use it, or sell it and use the proceeds
- ▶ You receive a gift credit and immediate income tax deduction for the appraised value of your gift and pay no capital gains tax, provided your gift satisfies the 'related use' clause requirements of the IRS
- ▶ You could use personal property to fund a life-income fund
- ▶ You have the satisfaction of making a significant gift that does not affect your cash flow

Three Valley Conservation Trust will help facilitate a planned gift that meets your needs and ensures that land can continue to be protected and preserved for generations to come.

For contact information, please see the back cover.





Planned gifts will be administered by a local community foundation.

For more information or to set an appointment, call the Trust office at 513-524-2150 or email Lawrence Leahy, Development Director at [lpleahy@3vct.org](mailto:lpleahy@3vct.org).



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Conservation Trust

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