

Charitable giving is not only for the wealthy! Gifts large and small are important.

Every day individuals in Iowa communities benefit from the gifts that nonprofit charitable organizations give to our communities. In life, most people require some kind of assistance, whether it's physical, financial or spiritual. Perhaps a local church congregation or food bank supplied meals during a tough time. Maybe you were given a scholarship that made the dream of college possible. You or a loved one may have been shown especially compassionate care during an illness or injury.

Charitable organizations need financial assistance to continue their work. By gifting you help organizations that are making an important difference in your community. What better way to thank the people or organizations that have had an impact on your life. Depending on the current tax laws, leaving a gift to charity in your will may reduce the estate tax burden on your heirs. You should consult with a financial advisor or attorney to learn how giving may actually benefit your family after you're gone.

Explore possibilities of local organizations that exist in your community who could use your help. Check with your local Extension Office to find out if your community has established a Community Foundation to benefit local needs.

Ways to Give

There are many ways to make a donation. Explore these possibilities more in depth by conferring with a financial advisor or visit the "Leave an Iowa Legacy" website at <http://www.leavealegacyiowa.org/index.html> .

Gifts of Cash

Bequests

Charitable Gift Annuities

Charitable Remainder Trusts

Memorials and Endowments

Give My Home, But Live There for Life

Pooled Income Funds

Charitable Lead Trusts

Gifts of Securities

Gifts of Retirement Plan Assets

Gifts of Savings Bonds

Gifts of Real Estate

Gifts of Closely Held Stock

Gifts of Life Insurance