

Treasure Hunterdon  
Planned Giving – Create Your Lasting Legacy

Those who came before us treasured Hunterdon County, handing down its natural beauty to the next generation. Now, it's our turn. You can create a lasting legacy that honors our cultural heritage and the beautiful places we all love.

Hunterdon Land Trust (HLT) shares your love for this special place we call home and works diligently to protect it. By investing in HLT, your legacy safeguards a region that sustains a healthy lifestyle and embodies a unique sense of place. You will ensure our rural heritage and strong natural systems in this region will endure for generations to come. Your gift provides recreational opportunities that strengthen the bonds of our community, local food, diverse wildlife habitat, scenic views, and ecological services, including clean air and water, climate and flood control.

Do you Treasure Hunterdon? Donate today to protect the places we love and gift our rural heritage and cultural landscapes, like the historic Dvoor Farm, to the next generation.

*Mission of HLT -*

*Hunterdon Land Trust preserves the integrity of the rural landscapes in the Hunterdon County region by protecting and enhancing natural resources, and the cultural landscape of the historic Dvoor Farm, for public enjoyment and education.*

Learn about all the ways you can create your legacy.

### **What is Planned Giving?**

Planned giving, also known as legacy giving, is part of estate planning and allows you to take advantage of various giving opportunities to help you achieve your charitable and financial objectives. It is a form of giving that allows you to make a significant impact on the charitable causes important to you while providing additional benefits to you. A planned gift allows you to make a contribution not only from your current assets but from your accumulated treasures and often provides substantial estate tax benefits. When you plan for a significant lifetime or testamentary gift, it can make an immense difference to the charitable causes important to you. We hope you will consider the Hunterdon Land Trust in your plans.

There are many ways you can make a planned gift to support Hunterdon Land Trust. You can make gifts through your will or outside your will and even gifts that give you income for life. Planned giving mechanisms include:

**Bequest:** This is a provision made through your will in which a charity receives cash or other assets from your estate. A bequest to a charity can be a specific dollar amount, a percentage of

your estate, or the remainder of your estate after other beneficiaries have been satisfied. Contact your attorney or legal counsel for specific language to use in your will when making a bequest to fit your intent. When making a charitable bequest to our 501(c)(3) non-profit organization, be sure to use our exact legal name “*Hunterdon Land Trust*” and include our Tax ID# EIN: 22-3477465.

**Gifts of Appreciated Securities:** One of the most tax-efficient ways to give to charity is through gifts of appreciated stocks or bonds. By transferring securities directly to a charity, you will have no capital gains taxes to be concerned with and the greater the value of the stocks or bonds, the bigger your tax savings will be.

**Individual Retirement Account:** Congress has created the Charitable IRA Rollover which allows a donor who is 70 ½ years or older to make gifts this year and in future years directly from their IRA. The funds withdrawn and transferred directly to charity are excluded as income when filing a tax return. It is a way to lower the income and taxes from your IRA withdrawals for the year in which you make the gift. The check from your IRA must be made out to the charity and not to you. Contact the financial institution that holds your IRA and ask about the charitable rollover procedures. Some donors also choose to make a deferred gift by naming a charity as the beneficiary of their retirement plan, which also provides tax savings for the estate.

**Life Insurance:** Gifts of existing life insurance policies to charity can be accomplished by naming the charity as the owner or beneficiary. Individuals who donate an existing life insurance policy are entitled to a charitable income tax deduction equal to the cash surrender value of the policy. Check with your insurance agency for more details.

**Real Estate:** If you have property that you are no longer using and would have to pay a large tax if you sold it, you may find that donating the real estate to charity is a good option. Another option is to have the deed to your property transferred to a charity upon death, at which point the value of the property will be taken out of your estate, therefore lowering your estate taxes. Another option is a Life Estate Contract where you can establish an agreement to transfer a deed of real property to a charity while retaining the right for you and/or someone else to live in or use the property for life.

**Charitable Remainder Trust:** You can transfer assets to a trust, and the funds are invested to pay income to you or any trust beneficiaries you designate and what remains after the death of the last beneficiary of the trust then goes to the charity. There is a partial income tax deduction in the year in which you transfer assets to the trust. There are two types of Charitable Remainder Trusts: a Charitable Remainder Annuity Trust which pays a fixed dollar amount annually and a Charitable Remainder Unitrust which provides a fluctuating income based upon a percentage of the annually revalued principal of the trust.

**Charitable Lead Trust:** This option is similar to a Charitable Remainder Trust, wherein a transfer of assets is made to a trust. However, in a Charitable Lead Trust, the trust pays current

income to the charity for a specified period of time and then the principal reverts back to the individual or family with tax savings when the trust ends.

### **Learn More**

This brochure highlights a variety of ways you can create a gift to Hunterdon Land Trust using accumulated resources. Please note that the information provide is not intended as tax, legal or financial advice. Always consult with your accountant, attorney or personal financial advisor when considering making a planned gift.

If have any questions or would like more information, please contact Hunterdon Land Trust by calling: 908-237-4582 or emailing us at: [info@hunterdonlandtrust.org](mailto:info@hunterdonlandtrust.org). If you decide to include Hunterdon Land Trust in your estate plans, please let us know. Thank you so very much!

With your support, Hunterdon Land Trust protects the places you love.