

Gifts of retirement assets: If you are over 70 ½, support your charitable interests while achieving significant tax advantages by directing your required minimum distribution (RMD) to the Community Foundation.

If you might be interested in an estate gift (also called planned or deferred gifts and bequests), please let us know. There are ways to make a difference by leaving a legacy gift that will not impact your income now. Just give us a call.

We hope you will join us in supporting the growth and future of [NAME] Fund by considering a charitable contribution today. Your dollars, combined with the dollars of others who value the work of [NAME] Fund, will ensure the sustainability of our work.

The Community Foundation is a local charitable organization dedicated to enhancing the quality of life for all citizens of Southwest Florida by building permanent endowment, addressing needs through grant-making, and providing leadership resources to serve the community. The investment income from those funds is distributed to nonprofit organizations, such as [NAME] Fund.

Article 2: Endowment Basics and a Call to Action

It is true that we cannot predict the future, but we can prepare for it. Here at [ORGANIZATION NAME], we know that we will need resources to continue to fulfill our mission for years to come. That is why we established the [NAME] Fund at ~~2000~~. The fund is professionally and permanently invested for long-term growth. Each year – forever – the [ORGANIZATION NAME] receives a percentage of the average fund balance to support our work.

Our endowment fund is part of The Community Foundation's larger investment portfolio. We benefit from being invested with the other funds held at the Community Foundation. We also benefit from this additional option for our donors. Cape Coral Community Foundation handles administrative details and investment responsibilities so our staff can concentrate on our mission.

You can be part of our long-term success. There are a variety of ways to give that provide you with maximum tax and financial benefits. You can contribute:

Cash,

Gifts of non-cash assets such as stock and real estate,

Gifts through your will or trust,

Gifts of retirement plan assets or the required minimum distribution (RMD),

Gifts of life insurance.

We hope you will play a part in the future of [ORGANIZATION NAME]. To support the [NAME] Fund, complete a donation online at www.capecoralcf.org or mail a check to The Community Foundation, 1405 SE 47th Street, Unit 2, Cape Coral, FL 33904. Be sure to indicate your support of the [NAME] Fund. To learn more about legacy giving, call [CONTACT INFORMATION] or Michael Chatman at The Community Foundation at 239-542-5594. We would be happy to tell you more about a planned gift that will support what you care about for generations to come.

One Liners – Reminders for Donors, Board Members, Volunteers and Staff

“Don’t forget – you can also support [ORGANIZATION NAME] through The Community Foundation – just specify that you would like for your gift to support the [NAME] Fund!”

“Would you like to make a gift that lasts forever? Contributions to the [NAME] Fund at The Community Foundation will provide our organization with financial support now and in years to come.”

Describe the Difference in Giving Options

Endowment giving may be new to some of your donors. Perhaps a side-by-side description, or even an infographic, will help donors understand their options and learn about more ways to support your mission. Here is a sample:

A gift to



is put to work today by supporting the operational costs to assist individuals and families in critical need to cope with a negative economic situation on a short-term crisis.

A gift to the

Cape Coral Caring Center Fund at



**THE COMMUNITY
FOUNDATION**
FOUNDED IN CAPE CORAL, FLORIDA

is invested for the long-term and provides for annual distributions in support of the operations of Cape Coral Caring Center. Because only a portion of the fund balance is distributed each year, the Fund grows over time through investment income and additional contributions. The larger the fund, the larger the distributions from the fund.

We appreciate both kinds of gifts!

Encourage Legacy Giving to Your Organizational Fund

Estate gifts, sometimes called planned, deferred, or legacy gifts, could be a variety of giving vehicles that allow donors to support causes they care about after their deaths, while meeting their current income needs and providing for their heirs. Estate gifts are typically planned in conjunction with an estate plan and are a viable option for donors of all income levels.

What are some examples of common estate gifts? There are three easy ways to make an estate gift to the [NAME] Fund:

- Donors may indicate a dollar amount or percentage be given to the Community Foundation benefitting the [NAME] Fund in their will or trust to take effect upon their death.
- Donors may name the Community Foundation as a beneficiary of a policy (or a portion) or purchase a new policy to benefit the [NAME] Fund.
- Donors may name the [NAME] Fund at the Community Foundation as the beneficiary of retirement assets (or a portion) such as an IRA upon their death.

Who are your potential legacy donors? Those most inclined to include charitable causes in their estate plans are those who:

- Are loyal to your mission, as demonstrated by consistent annual gifts of any amount.
- Volunteer for your organization.
- Express a desire to give back to the community.

How will you recognize legacy donors?

Here are some additional tips for establishing or enhancing your organization's legacy society:

- Consider naming the group in honor of something unique and meaningful for your organization to recognize and thank those individuals who have taken the extra step of including your mission in their long-term plans.
- Determine criteria for membership in the legacy society; they should be broad and recognize all who have included your organization in their long-term planning.
- Make sure you have at least a handful of individuals who will qualify for the legacy society before announcing your intent to establish it. When announcing the start of your legacy society, offer the opportunity to become a "founding member" of the society for those who make planned gifts during the first year of the society's existence.
- Highlight legacy society members in your organization's publications and events.
- Consider hosting an annual reception or event for the legacy society members to publicly thank them for their support.
- Some organizations have public recognition opportunities, such as a brick in the walkway or a tile on a wall.

Contents related to Encouraging Legacy Gifts to Your Organizational Fund

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Give Them the Details, (perhaps in a newsletter, on your website, or a mailing)

If your organization does a newsletter or has topics on your website, consider devoting more space to the details of your endowment fund and how legacy gifts can make a big difference for your organization. Here are a few samples:

Article 1: Plant the Seed

As you know, [ORGANIZATION NAME] established an endowment fund with The Community Foundation, a public, charitable, 501(c)(3) organization with more than \$30 million in assets. Our organizational endowment fund at the Community Foundation is an ideal way to sustain an endowment to benefit the mission of [ORGANIZATION NAME]. The Community Foundation specializes in building endowments to benefit communities and partnering with nonprofit organizations like ours is one way to fulfill that mission.

The Community Foundation is an ideal partner for [ORGANIZATION NAME]. The Community Foundation brings to the partnership several important assets, including professional financial management, civic oversight through their governing board, and staff with abundant practical skills to support [ORGANIZATION NAME] as we grow this resource. This where you come in: There are many ways you may support [ORGANIZATION NAME] which will be mutually beneficial.

How to help now:

- Gifts of cash: A cash gift is the easiest to give. Your donation is deductible as a charitable gift for federal tax purposes.
- Gifts of securities: Contributions of appreciated securities are attractive to people who have held stocks or bonds for a long period of time, especially when the appreciation is so great that the capital gains tax would take a substantial portion of the value if they were liquidated.
- Gifts of retirement assets: Support your charitable interests while achieving significant tax advantages by directing your required minimum distribution (RMD) to the Community Foundation.

How to help later:

- A bequest or naming the [NAME] Fund with The Community Foundation in your will or living trust, is simple. A charitable bequest can be a specific dollar amount, a percentage of your estate, or what remains after other bequests — including those to family members — are made. Or, your trust can specify that your heirs receive lifetime income, with the remainder going to the [NAME] Fund with the Community Foundation for charitable purposes.

- Retirement assets may be used to support your charitable interests while achieving significant tax advantages for your heirs. They offer a highly efficient way to preserve your estate and to give a significant gift.
- Life insurance can be used as a charitable asset when you name the [NAME] Fund with the Community Foundation as a beneficiary of your policy (or a portion) or purchase a new policy to benefit the [NAME] Fund.

Whether to utilize any of these vehicles, and if so, which ones, depends greatly upon your own individual financial and tax situation. You should therefore discuss these options with your professional advisors — financial and legal — to determine the best approach for you. We hope you will join us in supporting the growth and future of the [NAME] Fund by considering a charitable contribution today. Your dollars, combined with the dollars of others who value our organization’s mission, will ensure the sustainability of our work.

Article 2: Beneficiary Designations Giving back is a way to make a difference in lives of people and causes we love. No matter what phase of life, giving can be very rewarding. Giving is also a great way to ensure your legacy in our community. It does not need to be a building or a statue. Your legacy can live forever in a gift that will support the causes you love far beyond our lifetimes. A gift to the [NAME] Fund held at The Community Foundation is one way to leave a legacy.

You can make an important gift to our endowment fund that costs you nothing during your lifetime but will make a tremendous impact on the ability of [ORGANIZATION NAME] to meet our mission with a life insurance beneficiary designation or a retirement plan beneficiary designation.

After completing the appropriate beneficiary designation form, you can make a gift that takes effect upon your death. The gift can be the entire account or a percentage. You also have the option to make it effective only if certain other beneficiaries predecease you, so you are sure your loved ones are taken care of. By making the gift payable to “the [NAME] Fund at The Community Foundation, a Michigan nonprofit corporation” you can be assured that your gift will receive expert stewardship and help [ORGANIZATION NAME] meet our long-term need. To learn more about making an estate gift to the [NAME] Fund, please contact [your staff contact] or Michael Chatman at The Community Foundation (michael@capecoralcf.org or 239-542-5594).

1. Remembering the [ORGANIZATION NAME] in your estate plan will directly impact the lives of people in our area. Learn more about your planned giving options by contacting_____.
2. Planned gifts allow you to combine your philanthropic goals with your financial needs and support the fight against _____. Remember the [ORGANIZATION NAME] in your will or estate plan.
3. Planned gifts allow you to make larger gifts than you ever thought possible. Remember the [ORGANIZATION NAME] in your will or estate plan.
4. Include [ORGANIZATION NAME] in your will or estate plan. Doing so may save money on taxes and put your funds to work in our community in the ways you choose.
5. By including the [ORGANIZATION NAME] in your will or estate plan you will enjoy giving more at the lowest possible cost. Call _____ for more information.
6. A planned gift to [ORGANIZATION NAME] may help you give more than you ever thought possible. Call _____ for more information.
7. There are a variety of ways to make a lasting contribution toward a better world. Contact _____ for information about how to remember the [ORGANIZATION NAME] in your will or estate plan.

Donation Envelope Language

Please send me information about including the [NAME] Fund in my estate plans.

I have included the [NAME] Fund in my long-term plans.

If your organization receives a donation with either of these requests checked, be prepared to follow up with that donor.

Sample Communications Plan

Website:

- **ASAP:** Create a permanent page on your website offering a description of how gifts to your organizational fund help your organization achieve its mission. Consider using a side-by-side description of giving options like the sample provided in this toolkit. Link to the Community Foundation's website to make giving easy.

Facebook...phase into it with three posts during the year:

- **February:** Celebrate when you received your annual distribution and thank donors who have contributed to the fund. What will your organization do with the distribution this year? Can you link back to spot on your website that offers information about the endowment fund?
- **August:** Use one of the one-liners about legacy giving through estate gifts. Do you have any examples of estate gifts that have enriched your fund and benefitted your organization?
- **November:** Do one post during the holiday season reminding donors that you are thankful for their support, whether direct contributions to your organization or gifts to the Community Foundation to grow your organizational endowment fund.

If you prefer not to use Facebook, you could share this information by e-newsletter, printed newsletter, or on your website's 'current news' area.

Newsletter:

- **May:** Include an article that explains endowment, how your organizational endowment fund benefits your organization, and how you use the distribution. Share how your organization invests in its fund...do you designate a portion of your budget to contribute? Do you direct memorial gifts to the Fund?

Joint Brochure:

- **Anytime:** Does your organization have an opportunity to offer brochures to those who might be interested in contributing to your organizational fund? Work with Sara to customize a brochure describing giving options to donors.

Individual Meetings: • **Anytime:** Consider prospects for estate gifts. If you would like Community Foundation staff to meet with you and your donor to share more about leaving a legacy benefitting your organization, we are happy to do so.

We hope these tools will help you explain and promote your organization's endowment fund. We did our best to include materials that will be useful to you, but please let us know about other needs or ideas. Thank you!

Questions? Comments? Suggestions?

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