



ABOUT US

The Boys Club of Clifton, formed in 1947, and the Girls Club, formed in 1965, consolidated in 1986 to form a single unit, the Boys & Girls Club of Clifton. The Club is dedicated to ensuring that all children have access to our high quality programs and services that will enhance their lives and shape their futures.

The Club offers young people what they need and want most: adults who respect and listen to them, a safe environment where they can have fun and be themselves, and interesting activities that channel youthful energy into challenging pursuits. Our youth development strategy fosters a sense of belonging while building self-confidence and self-esteem.



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**BOYS & GIRLS CLUB
OF CLIFTON**

*Leave a
Lasting Legacy*



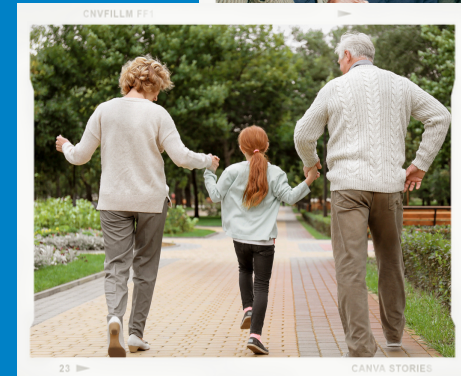
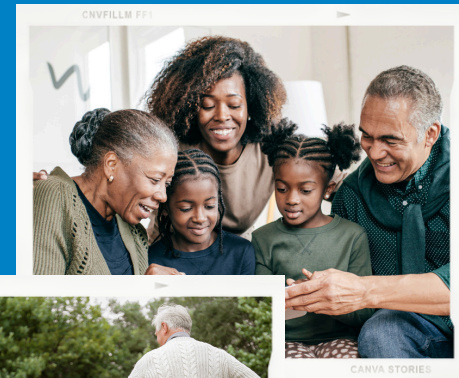
The Boys & Girls Club plays an important role in the Clifton community. By including the Club in your estate plans, you will create a meaningful legacy for future generations. No matter your objectives, your financial means, or your stage in life, there are many tax-wise ways that can provide benefits to you as a donor, as well as an investment in our mission.



WAYS TO ESTABLISH A LEGACY GIFT

- **Stocks and Securities** - mutual funds or other appreciated securities held for more than one year can provide a tax deduction for their full value and will not incur capital gains tax.
- **Property** - By giving appreciated property, you can eliminate tax on up to 30% of your adjusted gross income if you itemize. Any unused deductions can be used to lower taxes for up to five additional years.
- **Donor Advised Fund (DAFs)** are charitable investment accounts that allows individuals to donate money to charities while receiving tax benefits.
- **Retirement Plans** - A gift from your retirement plan is an excellent way to make a meaningful gift now and in the future.
 - **Give Now** - If you are age 70½ or older, you can make tax-free Qualified Charitable Distributions (QCDs) through your IRA directly to the Boys & Girls Club. And if you're age 72 or above, a QCD may count toward the Required Minimum Distributions (RMD), which must be withdrawn annually.
 - **Give Later** - Arrange a future gift by naming your favorite charity as a beneficiary of a retirement plan. There are also gifts plans that allow you and/or loved ones to receive income for life or another set period of time.
- **Insurance Policies:** By giving the cash value of an obsolete policy, you may qualify for a tax deduction. You can also donate a new policy, which can allow you to make a larger gift over time.
 - Make the Club a beneficiary of **other financial accounts**, such as various brokerage, financial and bank accounts.
 - Explore **special giving options**, like endowments, memorials or gifts that offer lifetime income. Some plans allow you to structure gifts with special benefits, such as variable income for you or a loved one. You can also establish gifts for the future, or arrange other unique ways of support that can provide current and future tax savings.

Estate planning allows individuals to care for themselves presently, while also planning for the orderly transfer of assets to family or meaningful organizations upon their passing.



The purpose of this publication is solely to provide general gift, estate, financial planning and related information. It is not intended as legal, accounting or other professional advice.