



*choices*

## ***Bequests***

This is one of the easiest ways you can leave a lasting impact for the Villa St. Benedict Foundation. With a bequest, you can realize the joy of giving without impacting your cash flow, lifestyle, or family security.

### ***Your “Will” or your “Won’t”***

Do you have a valid, up-to-date will in place or have you settled for a “won’t”? A **WON’T** - the absence of a **WILL** - leaves your family members and others dependent on the **WILL** of the state, which may or may not agree with your wishes. For the sake of your family, and the charitable causes you support, we urge you to turn your **WON’T** into a **WILL** today!

### ***Retirement Assets***

A retirement asset, such as an IRA account, makes an excellent bequest. Did you know that upon your death, your heirs to retirement funds can get hit with heavy income and estate taxes - up to 60% -- but that these funds are tax-free when bequeathed to charities?

By designating Villa St. Benedict Foundation as the beneficiary of all or part of your IRA, the full value of the gift is transferred tax-free at your death, **and your estate receives an estate tax charitable deduction.**

### ***Life Insurance Policy***

Just name Villa St. Benedict Foundation as your life insurance policy beneficiary. This simple step avoids potential estate taxes if you own the policy on your own life and make an extraordinary gift, furthering the mission of Villa St. Benedict.

With this option, the beneficiary designation is not permanent and can be changed by you at any time. Since this is a revocable gift, there is no income tax deduction allowed.

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Interested in learning more about these gift options? Contact us or your financial advisor today!

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Villa St. Benedict Foundation  
*....caring for seniors*