

## Planned Gifts Benefiting Project Self-Sufficiency



Stacy and her son, Andre, enjoy reading his favorite books together. Stacy is a graduate of Project Self-Sufficiency. Photo by Sherri Barber Photography.

Project Self-Sufficiency assists low-income, single parents in becoming economically independent. The organization has established a permanent endowment fund with the Community Foundation of Northern Colorado to sustain its current programs and grow in the future.

**Project Self-Sufficiency** has a permanent endowment fund with the Community Foundation of Northern Colorado.

The Community Foundation is a nonprofit, public charity established in 1975 by local community leaders to serve the region. The Foundation is a collection of more than 270 different charitable funds, each separately accounted for, and each with its own design and purpose. The Foundation currently manages \$33 million in assets.

**Each individual, family, or organization** the Community Foundation works with has unique charitable interests...and unique financial circumstances. The Foundation will help you make the most of both, so you receive the greatest return on your community investment.

**Bequest by Will.** You can designate a gift or portion of your estate to the Community Foundation's Project Self-Sufficiency Endowment Fund and, in some cases, receive a substantial reduction in federal gift and estate taxes.

**Charitable Gift Annuity.** You can make a gift of cash or appreciated stock to the Project Self-Sufficiency Endowment Fund of the Community Foundation now, get immediate tax benefits, and ensure that you or a loved one receives fixed income payments for life.

**Charitable Remainder Trust.** You can place cash or property in a trust that pays annual income to you (or another named beneficiary) for life. After your death, the remainder of the trust transfers to the Community Foundation and is placed into the Project Self-Sufficiency Endowment Fund. You receive income tax benefits the year you establish your trust.

**Charitable Lead Trust.** You can place cash or property into a trust that pays a fixed amount to the Project Self-Sufficiency Endowment Fund of the Community Foundation for the number of years you select. Once this period ends, the assets held by the trust are transferred to the beneficiaries you name. In some cases you receive a substantial reduction in federal gift and estate taxes.



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# Planned Gifts

## Charitable Gift Annuity

*Giving through a Charitable Gift Annuity allows you to arrange a generous gift to your community, while providing a new income source you can count on for the rest of your life.*

### How it works

- You make a gift to the Project Self-Sufficiency Endowment Fund — in cash or appreciated stocks.
- We set up a contract with you that begins immediate annuity payments.
- You receive a stream of income that is fixed, regardless of market conditions.
- You receive an immediate tax deduction for the charitable portion of your gift.
- Upon your death, the Project Self-Sufficiency Endowment Fund receives your estate gift.

## Charitable Remainder Trust

*Giving through a Charitable Remainder Trust allows you to receive income for the rest of your life, knowing that whatever remains will benefit your community. You can use this tool to convert low-yielding, highly-appreciated assets into a high-yield income stream.*

### How it works

- You transfer cash, appreciated stocks, real estate, or other assets into a trust and the trust sells the appreciated assets.
- You receive an immediate charitable tax deduction for the charitable portion of the trust.
- The trust pays you, or a beneficiary you designate, regular income payments.
- Upon the beneficiary's death or after a defined period of years, the remaining assets in the trust transfer to the Project Self-Sufficiency Endowment Fund at the Community Foundation.

## Charitable Lead Trust

*A Charitable Lead Trust helps you build the Project Self-Sufficiency Endowment Fund during the trust's term. When the trust terminates, the remaining assets are transferred to you or your heirs, often with significant transfer-tax savings.*

### How it works

- You transfer cash, appreciated stocks, real estate, or other assets into an irrevocable charitable trust.
- Your Charitable Lead Trust pays the Community Foundation an annual amount to build the Project Self-Sufficiency Endowment Fund. You designate the trust to exist for a specified number of years or until your death.
- When the trust period ends, you or your heirs receive the balance.



*Karen and son Kurtis at Front Range Community College graduation*



*Katie and son Isaiah at Aims Community College graduation*



*Program participant Shawna and her son, Johnny*



*Vickie earns her B.A. degree in Business at C.S.U.*