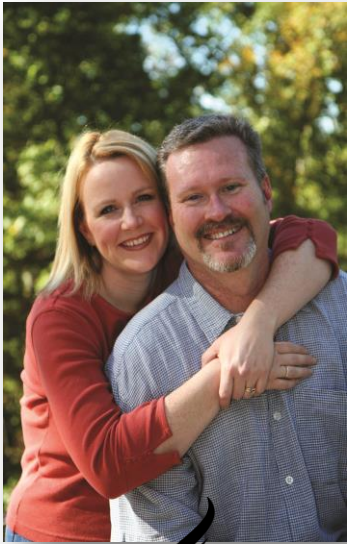


You Can Leave A Legacy of Hope & Opportunity



It is an extraordinary individual who plans to leave a legacy. All the more reason your legacy should produce extraordinary results.

Ensuring generations' of children will have the same opportunities our children do - a life filled with promise, hope and opportunity – is a lasting tribute you can provide through your estate gift to BGCMC.

Research indicates youth left alone during non-school hours are more likely to:

- Drop out of school
- Take part in or become victims of juvenile crime
- Experiment with drugs or alcohol
- Become teen parents

At the Boys & Girls Clubs, *when school's out, Clubs are open*. Young people are being inspired to prepare for a great future - Anthony plans to earn a degree in Divinity, Lovely aspires to be a neo-natal nurse practitioner, and Felix will be the first in his family to go to college and pursue his dream of being a brain surgeon.



Chances are these great kids would not have known of these opportunities *had* it not been for their Boys & Girls Club. Your legacy gift will change and save lives! That's an extraordinary result!

Did you know there are creative ways that don't affect your current lifestyle or your family's security?

With careful planning you can create a win-win – helping kids, perhaps kids just like you once were – while realizing financial advantages to help achieve your goals while doing extraordinary good for kids in need in our community. You can designate your future assets or you can make an immediate gift of assets you no longer need – take a look at some of these creative ways:

- 1. An outright gift of cash or securities.** For gifts of cash, you may take an income tax deduction of up to 50% of the Adjusted Gross Income (AGI) with a five-year carry-over period for any excess. For gifts of long-term appreciated securities, the limit is 30% of AGI, and avoidance of capital gain tax if securities had been sold.
- 2. A gift in a will or living trust.** A simple charitable bequest in your will or trust can provide very meaningful support to our mission, as well as reduce the amount of estate and inheritance taxes you pay. Bequests may be specific, proportional, or residual in nature.
- 3. A life income gift to the Boys & Girls Club.** You may receive a lifetime income, in addition to various tax benefits, from making a gift to one of our life-income plans. It is possible that the current income tax deduction for the present value of the eventual gift, subject to the contribution ceiling mentioned above, may reduce or eliminate the capital gains tax on long-term appreciated assets. On the death of the income beneficiary, the Boys & Girls Club will have use of the funds to further its programs. Life income plans include:

A Charitable Gift Annuity. In exchange for a gift of cash or securities, BGCMC will pay a fixed annual income for life, backed by the assets of Boys & Girls Clubs of America. This income may start now or at a later date, such as retirement. The rate of the annuity is based on the ages of the annuitants. There is no immediate capital gain on the transfer of appreciated securities and part of the annuity payment will be tax-free.

A Charitable Reminder Trust. We are happy to work with donors and financial advisors to create an individual income arrangement that suits unique circumstances. You may choose a fixed or fluctuating payment, the rate of income, and many other features to suit your particular needs. No capital gain tax on the initial transfer of long-term appreciated securities or real estate into the trust are incurred.

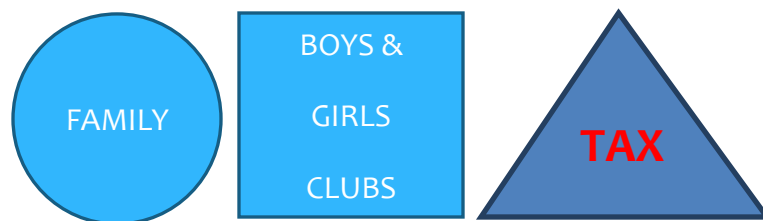
4. **A gift of an income stream.** You may make annual payments to the Boys & Girls Club from a pool of income-producing assets (**a Charitable Lead Trust**) that later will be returned to you or distributed to their heirs. This plan which allows for the transfer of assets to family members at a reduced value, while providing meaningful support to our mission for a number of years and receives a current tax deduction

5. **A gift of retirement benefits.** Naming the Boys & Girls Club as primary, partial, or contingent beneficiary of a retirement plan is a simple, practical gift idea. See your personnel office for forms.

6. **A gift of a new or existing life insurance policy.** You may have life insurance policies that exceed your current needs. Such policies can be given to the Boys & Girls Club and an income tax deduction can be taken for the cash surrender value. Plus, the annual premiums on a new or existing policy given to the Foundation irrevocably may also be tax deductible.

7. **A gift of the proceeds of a life insurance policy.** Supporters may name the Boys & Girls Clubs of MartinCounty, Inc. as a total or partial beneficiary of a life insurance by requesting a beneficiary designation form from the administrator. Donors must continue to pay the premiums.

This information is intended for educational purposes only and should not be considered legal, accounting, or other profession.



YES, I WOULD LIKE TO JOIN THE HERITAGE CLUB & BE RECOGNIZED AS A FOUNDING MEMBER

- The Boys & Girls Clubs of Martin County is already in my/our will(s).
- I/We will include BGCPBC in my/our will(s).
- I/We need assistance with gift planning. Please contact me/us.

Name: _____

Address: _____

Phone: _____ Mobile _____ Email: _____

We sincerely appreciate your belief and investment in BGCPBC and for valuing the tremendous impact our Clubs, programs and staff have on the lives of local children as we change and save lives one child at a time.

Boys & Girls Club of Martin County, Inc. Charitable Bequest Language:

I hereby give and bequeath to the Boys & Girls Club of Martin County, Inc., P O Box 910, Hobe Sound, FL 33475 a nonprofit 501(c)(3) corporation the sum of \$_____ (or specific property or percentage) to be used for general (or for specific) purposes.

Please contact Renee Booth, CFRE, Chief Development Officer, rbooth@bgcmartin.org, 772-545-1255