

DEAR FRIENDS,



This brochure is designed to assist you in creating a philanthropic strategy – tailored to meet your unique financial plans – that can provide gift plans that benefit both you and Catholic Charities of the Diocese of Harrisburg for years to come. Although a cash gift is always welcomed, there are many other forms of charitable giving. The information in this brochure introduces the concept of “planned giving,” often times referred to as “deferred giving” or “charitable gift planning.”

Planned gifts are usually deferred, meaning they are arranged now and fulfilled at a later date. Such gifts usually include legal documents and often require the advice of a qualified professional advisor. As such, consultation with your professional advisor is encouraged before making your planned gift decisions.

By making a planned gift to Catholic Charities, you can become a member of our **Legacy Society**. Members of the Legacy Society demonstrate an abiding confidence in the future of Catholic Charities. Each Society member has provided a legacy of tangible resources to help preserve and enhance the important work of our agency for years to come.

This may be the first time you have heard the terms, “planned giving,” or “deferred giving,” or “charitable gift planning.” As you explore this brochure and conduct additional research on your own, your familiarity with these terms will grow quickly. It is likely you will find yourself wanting to know more, and (we hope) you will consider making a planned gift to Catholic Charities.

Thank you for your interest in planned giving and for your continued support of Catholic Charities.

Sincerely,

Mark A. Totaro, Ph.D.
Executive Director / CEO



PLAN
YOUR *LEGACY*
TODAY

Catholic Charities
4800 Union Deposit Road
Harrisburg, Pennsylvania 17111
www.cchbg.org



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YOUR *LEGACY*
TODAY

JOIN THE LEGACY SOCIETY TODAY!

Any individual can qualify to join the LEGACY SOCIETY by providing a planned gift to Catholic Charities of the Diocese of Harrisburg.

Some possible ways you can provide a planned gift include:

- Prepare or update your will and leave a bequest gift to Catholic Charities
- Name Catholic Charities as the owner and/or beneficiary of a new or existing life insurance policy
- Name Catholic Charities as a beneficiary of your pension plan, IRA, or 401k retirement plan
- Establish a Charitable Gift Annuity or Charitable Remainder Trust with Catholic Charities
- Donate stocks or bonds to Catholic Charities

Naming the individuals and charities that will receive your assets after your death can be a simple process. Most assets can pass to your intended beneficiaries by the terms of your will. However, other assets, such as life insurance and retirement plans, are not controlled by the terms of your will. These assets require separate beneficiary forms. The beneficiaries of these assets can be easily modified at any time to meet your changing needs.



GIFTS VIA A BEQUEST IN YOUR WILL

A bequest is one of the simplest gifts to make. With the help of an advisor, you can include language in your will or trust specifying a gift be made to Catholic Charities as part of your estate plan.

GIFTS VIA LIFE INSURANCE POLICY BENECIARIES

Life insurance is a popular method of providing much-needed funds to a beneficiary upon your death. It is also a low-cost way to provide a large benefit for someone in need. Life insurance proceeds are almost always income tax-free to the beneficiary. The beneficiary designation in your life insurance policy determines where the proceeds will be distributed. The death proceeds, therefore, are not typically transferred through your will. Life insurance can be distributed to a charitable organization, such as Catholic Charities, if the organization is named as a beneficiary of the policy at the time of your death.

GIFTS VIA RETIREMENT PLAN BENECIARIES

Most retirement plans, including 401k and IRA plans, are income tax-exempt. This means that income tax is not paid until the funds are distributed to you in life or upon your death. This taxation makes retirement assets among the most costly assets to distribute to loved ones.

Because they are subject to income taxes to your beneficiaries, retirement assets make ideal gifts to tax-exempt charitable organizations such as Catholic Charities. The charity is tax-exempt and eligible to receive the full amount and not pay any income taxes.

GIFTS VIA A CHARITABLE GIFT ANNUITY

A Charitable Gift Annuity is a simple contractual agreement in which you transfer cash or other assets to Catholic Charities in exchange for its promise to pay you a fixed sum each year for life. At the time of death, the annuity payments are stopped, and Catholic Charities retains the remaining funds.

GIFTS VIA A CHARITABLE REMAINDER TRUST

A Charitable Remainder Trust is an irrevocable trust in which you donate assets into the trust and then having it pay you for a stated period of time (life, lifetimes, or term of years). Once this time frame expires, the remainder of the trust is transferred to Catholic Charities.

YES! *I am interested in joining the Catholic Charities of the Diocese of Harrisburg Legacy Society.*

Name

Address

City

State

Zip

Date of Birth

Telephone

Email

I am interested in the following planned giving opportunities

___ Gifts via Bequests

___ Gifts via Life Insurance

___ Gifts via Retirement Plans

___ Gifts via Charitable Gift Annuity

___ Gifts via Charitable Remainder Trust

PLEASE RETURN TO:



Catholic Charities
Attn: Director of Development
4800 Union Deposit Road
Harrisburg, Pennsylvania 17111