



GEORGES RIVER LAND TRUST
Watershed Society Planned Giving Options

■ **Bequest** – Gifts of assets, such as cash or stocks, can be left to Georges River Land Trust (GRLT) through your will or revocable trust by dedicating a specific asset or the remainder of your estate. If you have already prepared a will or trust, a simple amendment or codicil can be added to create your bequest.

■ **Retirement Account** - GRLT can be named as the beneficiary of your retirement plan (including, but not limited to, IRA, 401(k), and 403(b)). Such a designation may help you avoid capital gains and income taxes on the appreciated value of the account upon distribution.

■ **Life Insurance** - GRLT can be named as the beneficiary of a life insurance policy. A life insurance policy can also be gifted to GRLT. In this case, GRLT would be named both the owner and the beneficiary. All premiums you pay are tax-deductible gifts, and the cash value of the policy, accumulating over time, can be accessed should GRLT need it.

■ **Charitable Remainder Trust** – A charitable remainder trust allows you and your family to receive the income for life or the term of the trust, and the remainder is transferred to GRLT at the trust's termination.

■ **A Charitable Lead Trust** provides income to GRLT from the trust during its term, but it continues to be owned by the donor. At the end of the term, the assets are released to the donor or the donor's heirs.

■ **Real Estate** – Gifts of real estate may include lands suitable for conservation, as well as other properties that can be sold to endow GRLT's programs. Because these options are so diverse, please contact GRLT when planning a donation of real estate so your intentions for the gift are properly met.

I would be very pleased to discuss these options and your particular interests with you and your advisors. Since decisions about planned giving are so meaningful to you and your family, we strongly encourage you to consult with your financial advisors as part of the planning process. We invite you to become a member of our Watershed Society so we can recognize your planned gift.

Pamela Dewell, Executive Director