



Planned Gift Opportunities

In its broadest sense, a *planned gift* is any gift made in a form other than cash. Outlined below are a few of the planned gift types that can help you maximize your philanthropic and financial goals as you further the mission of the FSH Society. Some, like bequests, allow you to make a significant gift but cost you nothing today. All offer the opportunity to accelerate the discovery of successful treatments and a cure for facioscapulohumeral muscular dystrophy.

NOTE: This document is not intended as legal, tax or investment advice. Please consult an attorney, tax professional, or investment professional for such advice. Information you share with us will help us plan for the future but will be kept confidential and isn't binding in any way.

Gifts of Appreciated Securities

One of the most tax-efficient ways to support the FSH Society today is through a gift of appreciated securities. When you donate stocks, bonds, or mutual funds that you have held for at least one year, you can receive full gift credit and an immediate tax deduction for the fair market value of the securities on the date of transfer, no matter what you paid for them. You also avoid capital gains tax. (Important: Do not sell the stock first; even if you donate the proceeds to us, the IRS will impose capital gains tax on your sale.)

Gifts of Paid-Up Whole Life Insurance, Annuity Contracts, or Qualified Plans

Paid-up whole life insurance plans and annuity contracts, like any property, can be given outright to the FSH Society by naming the FSH Society as the owner and beneficiary of the policy. You may also designate the FSH Society as a beneficiary of these assets (see below).

Charitable IRA Rollover

The Charitable IRA Rollover allows individuals age 70 ½ or older to make distributions of up to \$100,000 from their individual retirement accounts *directly to a qualified charity* without incurring income tax on the withdrawal.

Bequests from Your Will or Living Trust

A *bequest* refers to a statement in your written will or living trust to provide charitable funding for the FSH Society after your death. Bequests are revocable, meaning that you can change your mind or your designation at any time if your circumstances change.

Many donors like the flexibility and ease of making a bequest. Often, bequests can be arranged merely by adding a codicil to an existing will. You can designate a certain dollar amount, percentage, or asset (such as real estate), or you may wish to leave us all or a percentage of what remains after other specific bequests have been fulfilled. Your gift may be directed to the area of greatest need or restricted to a particular purpose. (If you intend to direct your bequest toward a specific purpose, it is strongly advised that you and/or your advisor contact the FSH Society before the will or trust is finalized to assure that your wishes can be carried out.)

Sample Bequest Language (for use with your attorney)

I give, devise, and bequeath to the FSH Society, Inc., a nonprofit organization organized under the laws of the District of Columbia, having EIN 52-1762747, or its successor-in-interest, (the sum of \$ _____) (the following asset) (___ percent of my adjusted gross estate) or (the rest, residue, and remainder of my estate) for its unrestricted use and purpose.

Beneficiary Designations

You can also name the FSH Society as the primary or contingent beneficiary of a percentage of a life insurance policy, qualified retirement plan, savings account, or certificate of deposit. Simply update the beneficiary form supplied by your plan provider.

Sample Beneficiary Designation Language

It is suggested *the FSH Society, Inc., a nonprofit organization organized under the laws of the District of Columbia, having EIN 52-1762747, or its successor-in-interest*, be designated on the beneficiary form.

Charitable Trusts

You may wish to establish a charitable trust to benefit the FSH Society. This irrevocable arrangement can be set up to benefit the FSH Society during your lifetime or as a part of a trust or will at death. *Charitable remainder trusts* provide income to the donor or other beneficiary(ies) for the life of the donor or other beneficiary(ies), while the remainder goes to the FSH Society; *charitable lead trusts* allow you to make significant gifts to the FSH Society now before transferring substantial assets to beneficiaries. Consult your attorney or financial planner for more information on charitable trusts.

FSH Society Legacy Circle

To honor their lifetime commitment and to encourage others to step forward in making their own plans, we invite donors who provide for the FSH Society through their estate plans to join the ***FSH Society Legacy Circle***. You may also choose to remain anonymous. Regardless of your choice, however, all information you share regarding your arrangements will be held in strict confidence.

For More Information

Please be in touch if you have questions about these or other gift plans, or about the mission of the FSH Society. Thank you.

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FSH Society

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