



Invest in a  
**healthier community**  
and a  
**brighter tomorrow**



6490 Broadway  
Merrillville, IN 46410  
219.980.1777  
foodbanknwi.org

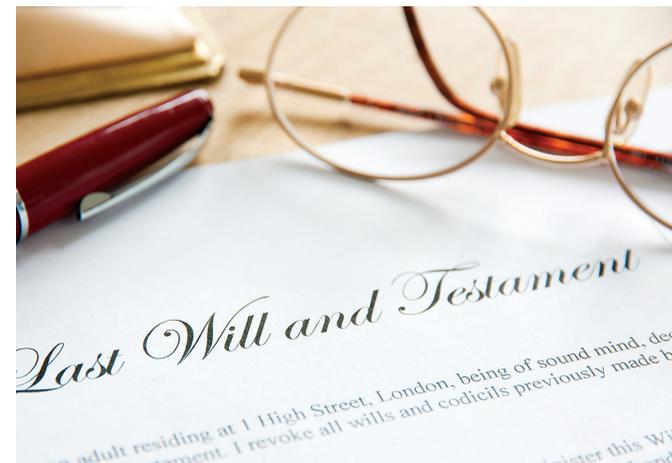
Giving strategies  
that feed the future



## Where there's a will...

A will is more than a piece of paper. It is peace of mind, knowing that all you've worked for can truly benefit those you love, as well as the organizations and causes closest to your heart. Without a will, you may lose control over the future of your assets, as the state distributes them according to a formula set by law.

By including the Food Bank of Northwest Indiana in your will, you'll be passing on the priceless gift of a healthier tomorrow for our entire community. Hope and help will be your legacy! If you already have made or plan to make this special commitment, be sure to let us know. We would be honored to welcome you to the Food Bank's honor roll of leading investors devoted to ending hunger even after their lifetime.



## IRA rollover gifts

If you are 70½ or older and have an IRA, you must take a Required Minimum Distribution (RMD) each year.\* The distribution is taxable as ordinary income and might affect taxation of Social Security income. You can avoid paying tax on an RMD by directly transferring all or part of it (up to \$100,000) from your investment account to the Food Bank of Northwest Indiana. If the money goes to you, even if you give it away immediately, it is taxable on your federal returns. (Check with your financial advisor for state regulations.) This contribution cannot be deducted since it is not counted as income. There's a secondary benefit for large donors. The income exclusion benefit applies even when you have maximized your allowable charitable gift deduction.

\* Individuals whose 70th birthday is July 1, 2019, or later do not have to take withdrawals until age 72. Roth IRAs do not require withdrawals.

# IRA

## Gifts of appreciated securities (direct stock transfer of ownership)

Donating appreciated securities that you have held for more than a year may help you avoid having to pay capital gains taxes. As with IRA rollovers, the transfer must be made directly from your brokerage account to the Food Bank of Northwest Indiana. (If you sell a stock and then donate the proceeds, the appreciated portion is taxable.) You can deduct the full market value of the donated securities as a charitable gift on your federal income tax return. Consult your tax advisor about limitations and other provisions that might affect you.

**Delivery instructions** for wire stock transfers to the Food Bank of Northwest Indiana:

### FOOD BANK OF NORTHWEST INDIANA BROKER INFORMATION

Peoples Bank DTC Participant Number:  
2042

Agent Bank DTC Number: 54877

Institution ID Number: 62497

Internal Account Number: IN97

Food Bank of NWI Tax ID Number:  
35-1528285



## Beneficiary designations

One of the easiest ways to invest in the future of hunger relief for our Region is to name the Food Bank of Northwest Indiana as the beneficiary of an existing insurance policy, bank or investment account, or a retirement account.

This strategy may provide tax advantages for your heirs.

Important Note: Check with your financial advisor about ways to transfer assets without going through probate court. In many states, this can be accomplished by signing simple authorization papers.

## Paid-up life insurance

If you own a life insurance policy you no longer need, gifting it to the Food Bank of Northwest Indiana leaves a legacy of hope for thousands of area children, adults, and seniors at risk for hunger. Simply make the Food Bank of Northwest Indiana the owner and beneficiary of your policy.

## Charitable trusts: you give and get paid in return

A charitable trust can make it possible for you to give and retain earnings from your gift throughout your life. An attorney is needed to help you set up a trust. We will be happy to work with you and your counsel to arrange your support of the Food Bank of Northwest Indiana that helps create a hunger-free Region.

## Charitable gift annuity: lifelong income for you:

A charitable gift annuity (CGA) is a financial contract you establish with the Food Bank of Northwest Indiana. In return for a charitable contribution of a minimum designated amount, you become eligible to claim a partial tax deduction for your donation. You also begin receiving fixed, lifelong income in monthly or quarterly payouts—of a percentage based on your age at the time you make the gift. A portion of the payments you receive may also be tax-free for a period of time. Meanwhile, your gift feeds the future of those who need us most. Please notify the Food Bank of Northwest Indiana if you wish to establish a CGA so we may assist you in arranging this special gift.

**IMPORTANT:** Information provided in this brochure should not be considered legal advice. Always consult your attorney or tax advisor when making decisions that affect your estate or your taxes.

## Leave a legacy of hope for those in most need



To explore more benefits of making a planned gift to the Food Bank of Northwest Indiana or discuss specific strategies discussed in this brochure, please complete, detach and return this form in the enclosed envelope. Or, contact:

Amy Briseno  
VP Development & Communications  
Phone: 219.980.1777 ext. 315  
Email: [abriseno@foodbanknwi.org](mailto:abriseno@foodbanknwi.org)

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP \_\_\_\_\_

I would like to learn more about:

- Gifts that save taxes
- Gifts that return payments to me
- Creating a will
- \_\_\_\_\_

Contact me:

- By mail
- By email at: \_\_\_\_\_

- Call me at: ( \_\_\_\_\_ ) \_\_\_\_\_
  - Morning
  - Afternoon
  - Evening

Return to:

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