Options for Structuring a Planned Gift

A planned gift to Boys & Girls Clubs of San Francisco (BGCSF) is a way to craft a legacy that positively impacts deserving San Francisco youth. Donors make planned gifts to BGCSF for a variety of reasons. They may wish to support a program about which they are passionate, such as the swim academy or Camp Mendocino, or add to the organization's endowment to sustain ongoing operations. Regardless of the donors' objectives, through a planned gift they can be intentional about the legacy they leave. There are many ways to make a gift to BGCSF in support of San Francisco youth. Below we have outlined the most common options.

Bequest Through Will or Trust
A simple way to make a planned gift is by designating assets to BGCSF in your will or living trust. Bequests can take a variety of forms: General bequest: Gift of a dollar amount or % of assets of the estate. Specific bequest: Gift of a designated asset or property. Residual bequest: After all debts, expenses and specific bequests have been paid BGCSF receives a specific dollar amount or a % of the remainder. Contingent bequest: BGCSF becomes a full or partial beneficiary if certain conditions are met, generally family or friends predeceasing the donor.

Gift of Retirement Assets
Many donors choose to make BGCSF a beneficiary of their retirement plans, such as an IRA, 401(k), 403(b). BGCSF may be designated as the primary, partial, or contingent beneficiary. The gift is easy to make or modify, through the beneficiary designation form provided by the retirement plan administrator. Gifts of tax-deferred assets avoid the deferred income tax obligation and qualify for a charitable deduction.

Gift of Designated Financial Account
BGCSF can be named as a beneficiary of a non-retirement financial account by establishing a transfer at death designation. Assets are transferred directly to BGCSF and avoid probate.

Gift of Life Insurance Assets
BGCSF can receive proceeds from a life insurance policy through a variety of gift techniques. Gifts may be revocable or irrevocable and can be affected through a Change of Beneficiary form obtained from the insurance provider.

Charitable Trusts
Trusts that benefit BGCSF can be established either during a donor's lifetime or at the time of death. Often these trusts are used to reduce gift and estate taxes and provide income to beneficiaries. Below are two common options:

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● *Charitable Remainder Trust*: A CRT creates current income for beneficiaries and an income tax deduction for the donor. When the trust ends, the principal passes to BGCSF.

● *Charitable Lead Trust*: Through a CLT, BGCSF receives income from the trust for a specified period and the principal passes to heirs upon trust termination.

If you are considering a legacy gift we would be happy to arrange a confidential gift planning consultation, without obligation. If BGCSF is already included in your estate plans please complete this form or contact us to let us know so we can invite you to join our Legacy Society.

Please contact Jamin McVeigh, Vice President of Development for more information: jmcveigh@kidsclub.org or 415-445-5413

**Useful Information for Advisors:**
Boys & Girls Clubs of San Francisco is a 501(c)(3) organization

<table>
<thead>
<tr>
<th>Official Name:</th>
<th>Boys &amp; Girls Clubs of San Francisco</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
<td>380 Fulton Street, San Francisco, CA 94102</td>
</tr>
<tr>
<td>Phone:</td>
<td>(415) 445-5437</td>
</tr>
<tr>
<td>Taxpayer ID number:</td>
<td>94-1156608</td>
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</tbody>
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