



GILEAD COMMUNITY SERVICES, INC
Improving Lives, Building Futures

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For additional information on either contributing to Gilead's endowment or legacy giving options, please speak to any board member or contact our Chief Development Officer at (860) 343-5300.

There's No End to the Good You Can Do!

How to Give the Gift that Keeps on Giving

Gilead Community Services, Inc.

“We make a living by what we get; we make a life by what we give.” ~Winston Churchill

Research says that money brings us more happiness when we spend it on others.

One way to enhance our giving experience is to join with others to create a larger pool of funds, an endowment, that can be used to sustain an organization in future years. With decreasing levels of public funding in recent years, it is important to build our endowment to continue to meet the needs of our clients.

We ask that you consider a donation to help us build that endowment. Your gift will help to provide a dependable, long-term source of funds for Gilead programs. Your gift today, or upon your death, will continue to generate gifts in perpetuity, magnifying the impact of your donation. Contributions to the endowment can be made through a variety of means.

Gifts Made Upon Your Death

Including Gilead in your estate plans can extend your philanthropy even after your death. While individual situations vary such “legacy” giving can be fairly easy to set up. Examples of “legacy giving” include:

Bequest in Your Will

- Leave Gilead a specific asset, dollar amount, percentage of your estate, or balance of your estate after taxes, expenses, and other bequests.
- Donation is fully deductible for estate tax purposes.

Gifts of Life Insurance

- Name Gilead as a beneficiary (perhaps one of several) on an existing policy.
- Donate a policy to Gilead, receiving a tax deduction for the cash value of the policy.

Naming Gilead as a Beneficiary of a Retirement Plan or IRA

- Estate and income taxes can claim up to 70% of the original value of the IRA asset when given to heirs. Gilead is not subject to estate or income taxes and receives the full value of the asset.
- Gilead can be one of several beneficiaries.

Gifts During Your Lifetime

Cash/Credit Card

- You get a tax deduction for the full amount.
- Donations may be made over a period of months or years.

Appreciated Stocks

- No capital gains tax on the appreciated value.
- Gilead gets the entire value of the donated stock.
- You get a tax deduction for the full value of the donation.

Qualified Charitable Deduction From a Retirement Account

- Available after age 70½.
- Satisfies the Required Minimum Distribution (RMD) for the year donated.
- Donation, up to \$100,000, is treated as a tax-free withdrawal.
- Gilead receives the full amount.

Donor Advised Funds

- Can be set up with minimal effort and expense.
- Receive a tax deduction for contributing to a personal “foundation.”
- You and your family direct donations from the fund to your favorite charities, such as Gilead.
- A great way to involve children and grandchildren in philanthropy.

How Does an Endowment Work?

Gilead’s endowment can help to provide valuable stability for the organization in an otherwise unstable funding environment. Donations to the endowment are invested and utilized according to predetermined, long-term budgeting and investment

guidelines. The value of your donation will last for many years, and a portion of the investment return can be used to provide support for those struggling with mental illness. The remainder can remain invested to grow and support future operations.