

# A Gift of a Different Sort

## Giving an Investment Account when It Is No Longer Needed

### Advantages of TOD Charitable Gifts

- **Simple**—To make a TOD gift, you simply fill out a brief form provided by your financial or brokerage firm.
- **Avoid Probate**—The asset(s) passes directly to our organization without going through the probate process.
- **Save Taxes**—The asset(s) will be removed from your taxable estate, saving potential estate taxes.
- **Inexpensive**—There is no cost to complete the TOD form, and in most cases there are no legal fees, as there is no need to amend your will or trust.
- **Revocable**—You retain complete ownership of the account while you are living, and you can modify or revoke your gift at any time during your life.



If the TOD giving strategy sounds like a good fit for you, or if you would like to find out more, please contact us.

### Using Stocks and Bonds to Support Our Mission

Do you own stocks, bonds or mutual funds? Would you like to make a gift to leave a legacy and support our organization?

If so, consider a Transfer On Death (TOD) giving strategy. With a TOD gift, you can name our organization as the primary or contingent beneficiary of the brokerage account upon your passing.



### TOD Gifts Are Cost Effective Ways to Leave a Legacy

Ed and Robin wanted to leave a legacy gift that would support our mission and ensure that we remained financially strong well into the future. In talking with their investment advisor about their planning goals, they found a simple solution—use a transfer on death (TOD) form to name our organization as a beneficiary of a large mutual fund in which they were invested.

***The TOD beneficiary designation would ensure Ed and Robin could both benefit from the mutual fund now, and after one passes, the survivor would continue to own the mutual fund. After both pass away, the mutual fund would be transferred to our organization.***

Because they jointly owned the account, the TOD beneficiary designation would ensure that they could both benefit from the mutual fund during their joint lives and that the survivor of the two of them would continue to own the mutual fund for the rest of the survivor's life. After both pass away, the mutual fund would be transferred to our organization.

Ed told us, “We really liked the idea of a TOD gift! It was simple to set up, and it lets us continue to use the mutual fund to meet our needs in retirement.” We couldn't be happier with this giving strategy!”