



Guide to Giving: Estate Planning & Charitable Giving



**HOMeward
BOUND** Golden
Retriever
Rescue

Our Guide To Giving

By including Homeward Bound Golden Retriever Rescue and Sanctuary, Inc. as beneficiary of your will, trust, IRA/401K, insurance, retirement or other estate plan you can provide a lasting gift in support of the dogs and our mission of rescue. You can also provide for the care of your pets in your planning.

Bequests

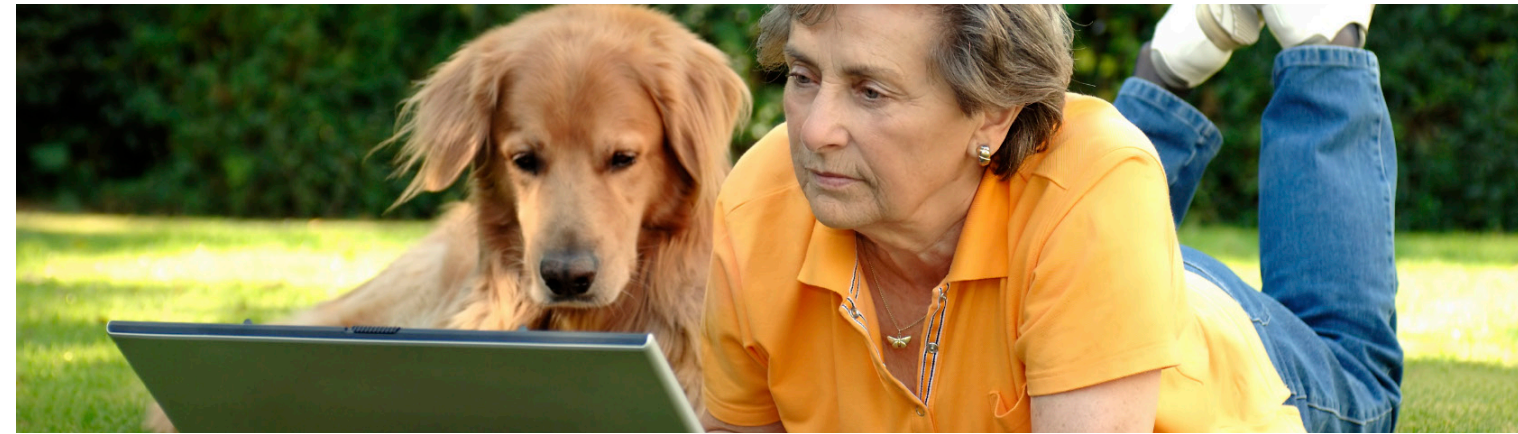
Including Homeward Bound Golden Retriever Rescue in Your Will, Trust or Estate

In general, one of the simplest ways to leave a lasting legacy to Homeward Bound Golden Retriever Rescue is the bequest. Bequests in a contributor's will or trust set aside a sum of money, portion of the estate or portion of the residual estate for distribution to a charitable organization such as Homeward Bound. Such gifts enable you to make significant contributions that may not have been possible during your lifetime.

By including Homeward Bound Golden Retriever Rescue in your will or living trust, you can make an important and lasting gift while meeting your financial and estate planning goals. A bequest can take many forms, and because a bequest qualifies for the estate tax charitable deduction, it may reduce your taxable estate.

Common types of bequests:

- **General:** This designates a specific sum from your estate to a charitable organization. "I give to Homeward Bound Golden Retriever Rescue & Sanctuary, Inc., a corporation organized and existing under the California Nonprofit Corporation Law, located at 7495 Natomas Road, Elverta, CA 95626, Tax ID #68-0442702, the sum of _____ dollars (or specific piece of property) to be used as the board of directors directs."
- **Percentage Bequest:** This provision designates a set percentage of your estate to a charitable organization. "I give and bequeath _____ percent (name specific percentage) of my estate to Homeward Bound Golden Retriever Rescue & Sanctuary, Inc., a corporation organized and existing under the California Nonprofit Corporation Law, located at 7495 Natomas Road, Elverta, CA 95626, Tax ID #68-0442702."
- **Residual Bequest:** This is a provision in a will leaving the remainder of one's estate to an organization after all other bequests are fulfilled. "The rest, residue and remainder of my estate, both real and personal, whatever situation, I give and bequeath to Homeward Bound Golden Retriever Rescue & Sanctuary, Inc., a corporation organized and existing under the California Nonprofit Corporation Law, located at 7495 Natomas Road, Elverta, CA 95626, Tax ID #68-0442702."
- **Contingent bequest:** This leaves a bequest to Homeward Bound if any of the other beneficiaries are unable to receive their bequests because of death or other circumstances. Generally this reads, "should (name of person) predecease me, the portion of my estate going to _____(this person) I give and bequeath to "Homeward Bound Golden Retriever Rescue & Sanctuary, Inc., a corporation organized and existing under the California Nonprofit Corporation Law, located at 7495 Natomas Road, Elverta, CA 95626, Tax ID #68-0442702."



Gifts of Life Insurance

Designate Homeward Bound Golden Retriever Rescue as the beneficiary of your Life Insurance Policy.

We realize that if you need your life insurance for the future financial security of your family, those concerns must come first. However, if you have existing policies you no longer need for coverage, consider assigning ownership to Homeward Bound Golden Retriever Rescue and Sanctuary, Inc.

By naming Homeward Bound as both owner and beneficiary, you get a tax deduction while making a large difference to our mission of rescue. Paid-up existing life insurance policies are also immediately eligible for a charitable tax deduction for the cost basis or surrender value – whichever is less - in the tax year that Homeward Bound is named owner and beneficiary. A gift of life insurance is a simple way to give and makes a significant contribution to the future of our golden guests.

Gifts of Retirement Plan Assets

Designate Homeward Bound Golden Retriever Rescue as the beneficiary of your Retirement Plan

Do you know that your remaining retirement plan assets are facing possible double taxation? If you leave these assets to any individual other than your spouse, you will generate "income in respect of a decedent." As a result, retirement plan assets may be significantly diminished by estate taxes and these assets are also taxed to the beneficiary(ies) as ordinary income, subject to the recipient's income tax bracket.

Undoubtedly, your decision regarding who receives the remainder of your qualified retirement plan assets depends on your family members' needs and circumstances; we understand that family comes first. But if you want to include Homeward Bound in your legacy charitable giving and can make alternative provisions for your family using other assets, directing your retirement plan assets to Homeward Bound as a charitable bequest may be a much more efficient option.

By naming Homeward Bound Golden Retriever Rescue as a beneficiary of all or a portion of your retirement plan assets, you avoid both the estate tax and income tax due on these tax-deferred plans if you distribute them to your heirs.

Your gift of retirement plan assets to Homeward Bound makes the most of your intended charitable giving and helps us to ensure that those in our care find loving homes. We recommend that donors consult their professional advisors before directing retirement assets.

Gifts of Appreciated Stock

Donate Appreciated Stock to Homeward Bound Golden Retriever Rescue for a truly impactful return on your investment.

A gift of appreciated stock – now, or in the future - can avoid capital gains taxes that would be due as a result of its sale. Your tax benefit is generally the fair market value of the stock at the time of your gift. With gifts of appreciated stock, your stock market earnings translate into true impact for our mission of rescue – a very rewarding return on your investment and a simple way to give. We recommend that donors consult their professional advisor before donating securities.

Pet Guardianship: Securing your Golden's Future

Entrust your dog's care to Homeward Bound when you or your loved ones cannot be there for them.

Planning for your pet's future is something that every responsible pet owner should consider. If you don't have a family member, neighbor, or friend who agrees today to care for your Golden/Golden Mix in case you no longer can, Homeward Bound is here for you. Securing your Golden's future by entrusting its care to Homeward Bound Golden Retriever Rescue in this event brings peace of mind. Please refer to our separate handout for additional information.

To learn more about Homeward Bound Golden Retriever Rescue, please visit our website: www.homewardboundgoldens.org

*“The only thing you take with you when you’re gone
is what you leave behind.” – John Allston*



Homeward Bound Golden Retriever Rescue & Sanctuary, Inc. is an all-volunteer organization which rescues and heals displaced, abandoned, and homeless Golden Retriever and Golden mixes, regardless of their age or health. Homeward Bound secures safe, loving homes through a comprehensive adoption program, and also provides lifetime sanctuary for Goldens that cannot be adopted.

Homeward Bound Golden Retriever Rescue & Sanctuary, Inc.
7495 Natomas Rd. Elverta, CA 95626
Phone: (916) 655-1410 Fax: (916) 655-3410
www.homewardboundgoldens.org
www.facebook.com/homewardboundgoldens



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