

**WAYS TO GIVE TO ELF - THE EASTHAMPTON LEARNING FOUNDATION - as of June 5, 2008**

• **Cash** - Please make checks payable to the Easthampton Learning Foundation.

• **Appreciated Stock, Mutual Fund Shares, or Closely Held Stock**

The Easthampton Learning Foundation works with The Community Foundation of Western Massachusetts to receive gifts in the form of stock. Usually, a gift of appreciated stock or mutual fund shares can qualify for an income tax deduction equal to its current market value, and there is no capital gain tax when the fund shares are sold by the Community Foundation. The following are the procedures for the transfer of stock:

**Securities held by Broker:**

Any person wishing to donate securities held by a broker **MUST** notify The Community Foundation financial office of the name of the security being donated, the number of shares, the broker's name address and phone number and note that The Easthampton Learning Foundation should be credited with the gift. Once this is done, the broker should be contacted by the donor and instructed to transfer the securities to the Foundation as follows.

If the security is held at Fidelity or RBC Dain Rauscher, it can be transferred directly into the following accounts:

Fidelity Investments #Z42-806960  
RBC Dain Rauscher #1101-3500-6388

All other securities can be transferred through the Depository Trust Company (DTC) as follows:

UBS Financial Services  
DTC # 0221  
UBS Financial Services acct. #VZ 32161  
Springfield, MA 01144  
For the Benefit of: Community Foundation of Western Massachusetts  
Contact at UBS Financial Services is Barbara Landry 413-731-2345

**Securities (Certificates) physically held by Donor:**

(Please notify The Community Foundation financial office before you mail any stock-related information!)

A. The Donor should mail the certificate in a separate envelope to The Community Foundation with a letter stating specifically what is being donated and that The Easthampton Learning Foundation should be credited with the gift. Do not sign the stock certificate or fill out the transfer section on the back of the certificate.

B. The Donor should mail in a separate envelope a Stock Power Form (PDF for available on the ELF Website) with signature, guaranteed to The Community Foundation. Also, include a copy of the above letter. The Donor should enter only the number of shares, name of company, and certificate number on the Stock Power Form. Do not insert The Community Foundation of Western Massachusetts or name a person to serve as attorney to transfer shares. For security reasons, the Stock Certificate and the Stock Power Form should be sent in two separate envelopes.

C. A photocopy of your driver's license, or other picture ID should be sent to the Community Foundation.

D. In the alternative, the certificate, letter and Stock Power Form (PDF) may be transmitted to the Community Foundation in the following ways:

\* Delivered personally

\* A Community Foundation staff member can pick up your Stock Certificates and Stock Power Form, if it is more convenient.

Note: If the Stock Certificate is for more shares than the donor wishes to gift, the Stock Power form should only show the transfer of the number of shares represented by the certificate. In the letter, the donor should specify how many shares should go to the Community Foundation and how many shares should be returned to the donor. In these cases, the donor must include their social security number so that a new certificate can be reissued in their name for the remaining shares.

If you have any further questions, please call Debbie Koske, Fiscal Officer  
413-732-2858, fax 413-733-8565  
E-mail [dkoske@communityfoundation.org](mailto:dkoske@communityfoundation.org)

**• Real Estate or Personal Property**

Consider a gift of real estate to make a substantial outright or planned gift.

**• IRA's and Other Retirement Funds**

A gift of IRA's and Other Retirement Funds lessen the impact of income, estate and generation-skipping taxes. By donating these type of assets and naming The Easthampton Learning Foundation as the beneficiary, families' inheritances can avoid some of the tax burden..

**• Life Insurance**

A donor can deduct insurance premiums by assigning a life insurance policy to The Easthampton Learning Foundation as owner and beneficiary.

**• Planned Gifts**

The simplest way to make a planned gift is to leave a gift in your will (bequest), but we can provide expert advice to you and/or your professional advisor regarding gifts that help you make a gift now, but provide income for life (e.g. charitable gift annuities and charitable remainder trusts).

Planned giving strategies can help you make charitable gifts while enjoying tax benefits and preserving economic value for yourself and your loved ones. The Easthampton Learning Foundation, in conjunction with The Community Foundation of Western Massachusetts, offers many ways for individuals to benefit our region long into the future through their estate plans.

**Planned Giving Options:**

1. Bequests are the most common way to make lasting gifts. Simply list the Easthampton Learning Foundation as a beneficiary of your estate plan. The Easthampton Learning Foundation, with guidance from the Community Foundation of Western Massachusetts, can assist in estate planning efforts related to support of ELF.

2. IRA, 401(k), or Other Qualified Retirement Plan Assets may be used to leave a legacy simply by naming The Easthampton Learning Foundation as the beneficiary.

3. Life Insurance can be used if you name The Easthampton Learning Foundation as the owner and beneficiary of a new or existing policy - perhaps a policy that is no longer essential to your financial goals. Premiums on the policy that you pay will then become tax deductible.

4. Charitable Gift Annuities(CGAs) with the Easthampton Learning Foundation are managed by the Community Foundation of Western Massachusetts. CGAs pay a fixed income, usually for the life of the donor and/or spouse. At the conclusion of the annuity, the Foundation will add to an existing or newly created permanently endowed fund an amount equal to the difference between the original gift and the cost of providing the annuity, all to benefit the Easthampton Learning Foundation.

5. Charitable Remainder Trusts allow you to receive income (or provide income for another person) with the knowledge that the funds remaining when the trust terminates will be used to support the Easthampton Learning Foundation.

6. Charitable Lead Trusts enable you to make significant charitable gifts in the near term while eventually transferring substantial assets to beneficiaries, who may benefit from significantly lowered gift and estate taxes.

The members of the Easthampton Learning Foundation are available to meet with you and your professional advisor to discuss questions and concerns regarding estate and gift planning. The Easthampton Learning Foundation uses the expertise offered by the Community Foundation of Western Massachusetts to aid in all estate planning matters that will ultimately benefit ELF. Please contact us if you would like more information or a private consultation.