



ROSE HAVEN

PLANNED GIVING

Your planned gift to Rose Haven will help us carry out our mission for many years to come. When you make a planned gift to Rose Haven, you may receive tax and income benefits. There are many different strategies for making a planned gift. Regardless of which gift you choose, your generosity will go a long way in making a difference for Portland's homeless women and children.

PLANNED GIVING STRATEGIES

Bequests and Estate Gifts: By naming Rose Haven in your estate planning documents, you may be able to make a much larger gift than you thought was possible, while at the same time retaining control over your assets during your lifetime. You can adjust your gift if your life circumstances change and your gift to Rose Haven will not affect your finances during your lifetime.

Bequest – You can name Rose Haven as the recipient of your gift in your Will or revocable living trust in the following ways:

- **Specific devise** – directs a specific dollar amount to pass to Rose Haven.
 - “I hereby give \$_____ to Rose Haven (Tax ID no. 20-5922682).”
- **Percentage bequest** – designates a percentage of the total value of your estate as a gift to Rose Haven.
 - “I hereby give ___% of my estate to Rose Haven (Tax ID no. 20-5922682).”
- **Residual bequest** – directs that Rose Haven receive the remainder of your estate, after all expenses and other bequests have been made.
 - “I hereby give the residue of my estate to Rose Haven (Tax ID no. 20-5922682).”

Life Insurance Policy – If you have a life insurance policy that you no longer need to provide for dependents, consider naming Rose Haven as the beneficiary. This would enable you to make a significant gift to Rose Haven without using any of your estate assets.

Another option is to make Rose Haven both the beneficiary and owner of a paid-up policy you no longer need. This option will provide you with an immediate income tax deduction equal to the current value of the policy. Contact the policy's issuing agent for instructions about how to transfer ownership of your policy.

IRA or Retirement Plan – You can designate all or a portion of the balance of your retirement plan to support Rose Haven. If you name an individual as the beneficiary on your IRA account, the funds would be taxed heavily and the individual beneficiary would receive cents on the dollar.

By naming Rose Haven as the beneficiary, the full value of the account will pass to Rose Haven to be used to benefit homeless women and children of Portland.

To name Rose Haven the beneficiary of your life insurance policy or your IRA account, contact an agent from the institution and request a Beneficiary Designation Form. Enter the following information on the form:

Rose Haven
PO Box 10405
Portland, OR 97296

Tax ID. # 20-5922682

Gifts That Provide Tax Savings

Outright Gifts – You can donate cash, stock, real estate, or personal property and make a difference for Portland’s homeless women and children immediately. You will receive an income tax deduction for your outright gift to Rose Haven, and your gift will be put to immediate use in providing vital services for Portland’s homeless women and children.

Charitable Gift Annuity – By setting up a charitable gift annuity with Rose Haven you will receive fixed payments for your lifetime, an income tax deduction, and a portion of the payments you receive will be tax free. After your death, the money remaining in your annuity will support Rose Haven.

Charitable Remainder Trust – By setting up a charitable remainder trust (a “CRT”), you will receive payments for life or a term of years, an income tax deduction, and capital gains tax avoidance if funded with appreciated assets. To fund a CRT, you transfer an asset (cash, appreciated stock, or real estate, for example) into a CRT to ultimately benefit Rose Haven. At the end of the trust term, the balance remaining in the trust is given to Rose Haven.

If you would like to include Rose Haven in your estate planning documents, or if you need help with your beneficiary designation forms, please contact your estate planning attorney. If you are looking for assistance in this area, Skinner Law 503-719-6603 (www.skinnerlawpdx.com) would be happy to assist you.

If your Will or estate plan already includes a bequest for Rose Haven, please let us know so that we can thank you and ensure that your gift can be used as you intend.

For more information, please contact [Katie O’Brien](#) at Rose Haven – 503-997-5277.