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LEGACY PLANNING

What and How to Give

The Wetlands Institute has many options for planned gifts. Some of these vehicles allow you to make charitable contributions while preserving economic security for yourself and your loved ones. Planned gifts can also provide you with powerful tax savings and other benefits while allowing you to leave a permanent, growing legacy.

The Wetlands Institute's giving options vary depending on whether you want to give now or in the future. Some future gifts may allow you to receive an income during your lifetime and benefit your favorite causes after you have passed. Consider us part of your planning team.

Even if you can't make a gift today, you may be able to provide for a generous gift in the future without it costing you anything during your lifetime. Whether you make a bequest or create a comprehensive estate planning strategy, we can help you create a planned gift that fits your interests and financial means. In partnership with your professional advisor, we can help you realize your goals, achieve tax advantages and leave a growing legacy for generations to come.

Gifts of Cash

A gift of cash is a simple and easy way for you to make a gift. You will receive a charitable tax deduction that will provide you with savings on this year's tax return.

Gifts of Stocks and Bonds

A gift of appreciated securities (such as stock, bonds, and mutual funds), is an easy way for you to make a gift. By making a gift of your appreciated securities, you can avoid paying capital gains tax that would otherwise be due if you sold these assets.

Gift of Retirement Plan

Many donors have found it desirable and advantageous to use their retirement plans for charitable giving purposes. If you plan to leave to your children the assets that you've spent a lifetime building up in a retirement plan, such as an IRA or Section 401(k) and 403(b) plans, you should be aware that those assets may be subject to double taxation first through the donor's estate tax, and then through the beneficiaries' income tax. Estate and income taxes may well amount to up to 70 percent of the assets in the plan, thus leaving only 30 percent to your children.

Gifts of Life Insurance

If your life insurance policy is no longer needed or will no longer benefit your survivors, a gift of your life insurance policy is an excellent way to make a gift to The Wetlands Institute and make a bigger impact than you ever thought you could in any given year. You can name the Institute as a beneficiary or owner and claim an income tax deduction.

Real Estate

A gift of your real property (such as your home, vacation property, vacant land, farmland or ranch, or commercial property) can make a great gift. If you own appreciated real property, you can avoid paying capital gains tax by making a gift to The Wetlands Institute.

Bequests

A bequest is one of the simplest ways to support The Wetlands Institute. These thoughtful gifts ensure that The Wetlands Institute can continue to protect our New Jersey wetlands and waters and those who are impacted by the environment you care about for future generations. You can leave a specific amount, a percentage or the balance remaining in your estate after taxes, expenses and specific bequests have been paid.

If you have already made a bequest for the future of The Wetlands Institute, please let us know your plans so we can thank you and welcome you to the **Herbert Mills Legacy Society!**

Charitable Remainder or Lead Trusts

You can place assets in a trust that pays annual income to you (or another named beneficiary) for life. After your lifetime or a term of years, the remainder of the trust can be transferred to The Wetlands Institute. Benefits can include capital gains tax avoidance, reduced income taxes and provisions for your loved ones.

For more information or to talk with our Director of Development, please contact Lenore Tedesco at 609-368-1211 or ltedesco@wetlandsinstitute.org.

The Wetlands Institute strongly advises you to consult with a professional advisor before making a planned gift. Information on this website should not be considered legal or financial advice.