



## Planned Giving

Have you considered including Child Care Resources in your estate planning? By including CCR in your estate planning, you are helping create a legacy of quality early childhood education that will continue to give into the future.

To make a planned charitable gift to Child Care Resources, we recommend you meet with your tax or legal advisor to discuss this option considering your overall estate plan.

Planned gifts are usually deferred, meaning they are planned now and fulfilled later. Most popular types of planned gifts:

- **Bequest** – you can include Child Care Resources in your will. This can be either a specific amount, a percentage of your assets or an amount to be paid after all other specific bequests have been paid (a residual bequest).
- **Stock** – You can donate your publically traded, appreciated stock to Child Care Resources. Giving stock that has been held longer than one year allows you to avoid paying any capital-gains tax that would otherwise be due. In addition, you can claim a charitable income-tax deduction for the fair market value of the stock on the date on which it was transferred, not just for what it was worth when you acquired it.

The best way to give stock, bonds, or mutual funds to Child Care Resources is to have your broker transfer your securities to Child Care Resources' investment account with Estep & Weber Capital Management, Inc.

- **Charitable Annuities and Trusts** – both these types of gifts are set up by your financial advisor and either provide you or a charity a fixed income for a specified period.
- **Retirement Plans and Life Insurance Policies** – You can designate Child Care Resources as the beneficiary of all or a portion of your retirement account or life insurance plans.

If you have questions about planned giving or we can provide assistance in any way, contact Kelly Rosenleaf at 406-728-6446 or [krosenleaf@childcareresources.org](mailto:krosenleaf@childcareresources.org).