



## **Planned Giving – Join the NCJW/Essex Generations Society!**

Joining our Generations Society by making a planned gift is a commendable way to link your family's name in perpetuity to the necessary mission of the National Council of Jewish Women, Essex County Section (NCJW/Essex).

A planned gift is pledged now and gifted as part of your estate. There are a variety of ways to make a planned gift at no cost to you; some can even give you income now!

The NCJW/Essex Generations Society honors and celebrates planned giving contributions that benefit current and future generations of those served by our mission. As a member of NCJW/Essex's Generations Society, you will inspire others to be philanthropic. You will be an eternal champion of our mission, knowing that you are making an impact in perpetuity to the lives of women, children and families here in Essex County.

Making a planned gift means:

- **Promoting a sustainable future** for the women, children and families we serve;
- **Advocating for the rights** of these vulnerable populations (Advocacy);
- **Supporting advanced training and certificates for women** who seek to be self-sufficient and support their families (Linda and Rudy Slucker NCJW/Essex Center for Women);
- **Ensuring local students are prepared to go back to school** with the supplies they need (Back 2 School Store);
- And so much more!

### **PLANNED GIFT OPTIONS:**

Philanthropists who have expressed their commitment to NCJW/Essex with a planned gift are permanent members of the Generations Society. They have the benefit of knowing they are caring for women, children, and their families now and in the future. We always advise talking with your financial advisor or retirement plan custodian. You can also contact Caitlin Higgins Joy, Executive Director, at 973.740.0588 or email [chigginsjoy@ncjwessex.org](mailto:chigginsjoy@ncjwessex.org) if you have questions.

Gift options include:

- **Bequests and Life Insurance:** including NCJW/Essex as a beneficiary in your will is easy, costs you nothing and allows you to memorialize your generosity while benefiting NCJW/Essex for years to come.



- **Retirement Assets:** You can make a gift of your unused retirements assets such as your IRA, 401(k), 403(b), pension or other tax-deferred plan.
- **Life Insurance:** Make a gift to NCJW/Essex today and purchase a life insurance policy with the income tax savings. NCJW/Essex will receive the proceeds.
- **Life Income Gifts:** Donating stock, bonds, mutual funds or any type of marketable securities to NCJW/Essex will enable you to make a big impact on the lives of our clients and their families while enjoying maximum tax benefits now.

#### LIFE INCOME GIFT OPTIONS:

Making a gift of assets to NCJW/Essex can provide yourself or others with income for a pre-determined time before NCJW/Essex is permitted to use your gift. Life income gifts are made by transferring securities, cash, or other property to NCJW/Essex, which will be managed as part of the organization's investment assets while paying income to you, your designated beneficiaries, or both. Income payments continue for the beneficiaries' lives or, in some cases, for a pre-determined number of years.

There are several kinds of Life Income gift opportunities:

- **Charitable Gift Annuities:** In exchange for an outright gift, NCJW/Essex and you commit to a Gift Agreement to pay a fixed amount each year to you and/or another beneficiary for life.
- **Charitable Remainder Unitrusts:** You establish a trust from which you and/or other beneficiaries receive *variable* annual payments for life and/or a term of years. At the end of the term, the remainder of the trust assets go to NCJW/Essex for the purposes you designate.
- **Charitable Remainder Annuity Trusts:** You establish a trust from which you and/or other beneficiaries receive annual payments of a *fixed* dollar amount for life and/or a term of years, after which the remainder of the trust assets pass to NCJW/Essex for the purposes you designate.
- **Pooled Income Funds:** Your gift goes into an investment pool that functions like a mutual fund. Investment returns are paid to you and/or other beneficiaries for life, after which your gift is withdrawn and used to support your designated purpose at NCJW/Essex.



### **OTHER TYPES OF GIFTS**

- Charitable Lead Trusts: A charitable lead trust makes an annual payment to NCJW/Essex for a period of years, and at the end of the term, the remaining assets go to your children or other beneficiary.
- Donor Advised Funds: A donor advised fund allows you to make a tax-deductible gift to NCJW/Essex to establish a fund today, and later advise NCJW/Essex on how you would like the gift used. At least half of the gift must be designated to NCJW/Essex, and the rest may support other charities.

To consult about making a planned gift, setting up a trust, donating stock or other type of marketable securities, please contact Caitlin Higgins Joy, Executive Director, at 973.740.0588 or email [chigginsjoy@ncjwessex.org](mailto:chigginsjoy@ncjwessex.org).