



## Why Join the Legacy Circle?

### Benefits of Joining:




- ✓ **Flexibility** – Choose a giving option to fit your financial goals.
- ✓ **Tax Advantages** – Potential savings on estate, income, or capital gains taxes.
- ✓ **Financial Planning** – Some planned gifts provide income to you or your loved ones.
- ✓ **Enduring Impact** – Sustain our work on advocacy, education, and economic security for years to come.

## Your Legacy Makes a Difference

Join today to receive tailored communications, invitations to special access events, and public recognition in various AAUW National publications.



### Learn more or join:

-  [planned-giving@aauw.org](mailto:planned-giving@aauw.org)
-  [bit.ly/LegacyAAUW](https://bit.ly/LegacyAAUW)
-  Scan the QR code with your phone camera:



**Leave a Legacy, Empower the Future**



Join the Legacy Circle and support equity for women and girls for generations.

# Planned Giving Options



## Bequests (Most Flexible Option)

- Designate AAUW in your **will or revocable trust** to receive a specific dollar amount, asset, or percentage of your estate.
- **Age Requirement:** None.
- **Restrictions:** Can be changed at any time.
- **Benefit:** **Simple to establish** and remains revocable during your lifetime.



## Charitable Lead Trusts (CLT) – Immediate AAUW Impact

- A trust pays **income to AAUW for a set time**, then the remaining assets pass to heirs at a reduced tax rate.
- **Age Requirement:** None, but often used for **family wealth transfer**.
- **Restrictions:** Requires legal setup.
- **Benefit:** Provides **estate tax benefits** while **supporting AAUW now**.



## Beneficiary Designations (Retirement Accounts & Life Insurance)

- Name AAUW as a **beneficiary of your IRA, 401(k), 403(b), life insurance policy**, or other retirement accounts.
- **Age Requirement:** None.
- **Restrictions:** Requires a simple beneficiary form update with your provider.
- **Benefit:** Avoids probate, and retirement assets left to charities bypass income taxes.



## Charitable Remainder Trusts (CRT) – Income Now, Gift Later

- Set up a trust that **pays you or a loved one an income** for life or a term of years, then leaves the remaining funds to AAUW.
- **Age Requirement:** Typically 50+.
- **Restrictions:** Requires legal setup and trustee management.
- **Benefit:** Income stream, reduced **capital gains taxes**, and **charitable tax deduction**.

Please consult with a tax advisor or financial professional before making a decision about planned giving. As stewards in philanthropy, we want to ensure you are fully informed about your giving options.



## Charitable Gift Annuities (CGA) – Income For Life

- Transfer assets to AAUW and **receive fixed lifetime payments** based on your age.
- **Age Requirement:** Minimum age 65 for payments to begin.
- **Restrictions:** Minimum gift amount required (\$10,000+).
- **Benefit:** Immediate **tax deduction** and **guaranteed lifetime income**.



## Real Estate Gifts (Home, Land, or Rental Properties)

- Donate real estate outright, place it in a **charitable trust**, or establish a **retained life estate** (continue living in your home while securing a future gift).
- **Age Requirement:** None.
- **Restrictions:** Property must be assessed for suitability.
- **Benefit:** **Avoids capital gains taxes** and may provide an **immediate tax deduction**.