



Keep Oregon Green Association, Inc.

P.O. Box 12365, Salem, OR 97309-0365
(PH) 503-945-7499 (FAX) 503-945-7319
www.keeptoregongreen.org

*Governor Ted Kulongoski, Honorary Chair
Dan Fink, Longview Timber, Chair
Mary Ellen Holly, President, CEO*

What is Planned Giving?

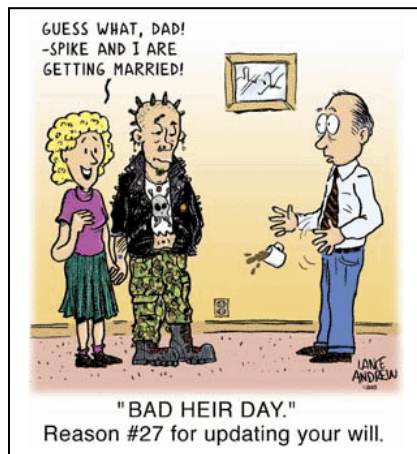
Planned giving (or "charitable gift planning") refers to the process of making a charitable gift of estate assets to one or more nonprofit organizations, a gift that requires consideration and planning in light of the donor's overall estate plan.

Such gifts usually include legal documents and often require the assistance of a qualified professional advisor to complete. Because of the size and potential impact of such gifts, a donor should consult with his or her professional advisors before completing the process.

Planned Gifts

A planned gift is arranged by you legally during your lifetime. The principal benefits accrue to Keep Oregon Green Association at a later time, after your death or the death of your last named beneficiary. Planned gifts take many forms, providing additional income for you and/or your heirs, reducing income and estate taxes, relieving you and your heirs of complicated financial management responsibilities and helping to fulfill your personal, humanitarian and charitable objectives. Planned

gifts can be made in cash, real estate, stocks, bonds, personal property or life insurance.



Bequests by Will

One of the simplest planned gifts is a bequest through your will in which you designate either a specific dollar amount or a percentage of your estate after other disbursements. In addition to supporting Keep Oregon Green Association, it serves as an example to your heirs of the values and ideals you hold dear. A bequest also can reduce the amount of your taxable estate, which may increase the actual amount available to loved ones.

Gift Annuity, Charitable Remainder Trust, and Pooled Income Fund

Because of the complex nature of these planned giving tools, it does not seem reasonable for Keep Oregon Green Association to utilize these methods at this time. Should we choose to use these methods in the future there are outside planned giving contractors who can manage these gifts for a fee, while forwarding the proceeds to the Keep Oregon Green Association. However, Keep Oregon Green Association would recommend the donor contact a planned giving professional regarding any of these methods.

Life Insurance

Contributions of life insurance can provide a substantial gift to the Keep Oregon Green Association. The value of an ordinary policy at the time of the gift is tax deductible. If you continue paying the premiums, they also are deductible as charitable contributions. If a paid-up policy is given, the cost of purchasing a new paid-up policy at your current age is the value of the charitable deduction.

Endowment

An endowment is a perpetual gift that can be designated for a specific Keep Oregon Green Association program, such as youth or media, or for general use.. The original gift remains intact, and the income is used toward the designated area of service. An endowment can be established in memory of a loved one or a donation can be added to an existing fund that will contribute to wildfire prevention indefinitely.

Begin Planning

Keep Oregon Green Association will work with your attorney, accountant, or financial planning professional to explain the many gift opportunities available to you and the financial advantages of each. Together we can help you achieve your goals while helping to sustain our mission.

