

Legacy Circle

Ensuring
the path
to a
future of
emotional
health.





Gilda's Club Grand Rapids... born out of Generosity and Philanthropy

In 1999, when our founders, Mary Caroline "Twink" Frey, Deb Bailey and Susan Smith, all cancer survivors, decided to establish the 12th Gilda's Club in the country, they knew it would be a hill to climb. Yet, with the help of many volunteers, they succeeded. The result of their vision and desire to bring a new focus on emotional health through cancer and grief support to all in our West Michigan community absolutely free of charge has made the Gilda's Club Grand Rapids clubhouses in Grand Rapids and Lowell what they are today.

We invite you and your family to join the Gilda's Club Legacy Circle in ensuring that Gilda's Club is here for generations to come. Your planned gift will do that.

What is the Legacy Circle?

Gilda's Club Grand Rapids Legacy Circle was established to recognize our generous and visionary friends who have included Gilda's Club in their will or by some other method of planned gift during their lifetime.

What are the benefits of membership in the Legacy Circle?

When you join the Legacy Circle, you may receive several benefits including:

- Tax-advantaged income, and a possible reduction in gift and estate taxes
- Leaving your mark on our community as an example to family and friends
- Adding your name to our published list of members or honoring your request for anonymity
- The confidence that you are helping to ensure the future of Gilda's Club Grand Rapids for those on a cancer or grief journey

How do I become a member of the Legacy Circle?

Simply inform us if you have already included Gilda's Club in your will or other type of planned gift. You may also request a member of the Development team to contact you and begin the conversation of leaving your legacy at Gilda's Club Grand Rapids.

How do I learn more about the Gilda's Club Legacy Circle?

To learn more about making a legacy gift please call us at (616) 453-8300 or visit our Legacy Circle website at www.gildasclubgr.org/planned-giving. A meeting with Daryl Vogel, Vice President of Development, will allow you to best fulfill your financial and philanthropic goals while supporting the mission of Gilda's Club Grand Rapids. Of course, it is always a good idea to consult your professional advisor to confirm your intentions.

What is the best planned gift for me to use?

Gilda's Club's Planned Giving program offers you the opportunity to customize your own plan for including Gilda's Club in your estate. The next page describes the various techniques you can use to support our mission and become a member of the Legacy Circle.

So many options ... How do I choose?

Beyond cash donations, you may want to consider gifts of appreciated securities, bonds, mutual funds, real estate, paid-up insurance policies, retirement plans or other hard-to-value assets. Here are a few of the many types of gifts to consider:

A GIFT FOR THE FUTURE

A simple change of beneficiary designation to include Gilda's Club Grand Rapids ensures the future sustainability of our mission.

- Will or Trust bequests allow you to designate a percentage or specific dollar amount, an asset or a portion of the balance of your estate to Gilda's Club Grand Rapids.
- Retirement Plan Assets such as an IRA, Roth IRA, 401(k), 403(b), Keogh or pension plan can be your planned gift with a simple change of beneficiary designation.
- Life Insurance Policies make great planned gifts when your policy is no longer needed, your situation has changed or you wish to stop paying premiums.
- A Retained Life Estate allows you to give your home or farm to Gilda's Club and continue to live in your home for your lifetime (or you and your spouse's lifetimes) or for a specified number of years. Doing so triggers an immediate income tax deduction, avoids the payment of capital gains taxes (if there is no mortgage), and you obtain an off-setting deduction for estate tax purposes.

A GIFT THAT PAYS YOU

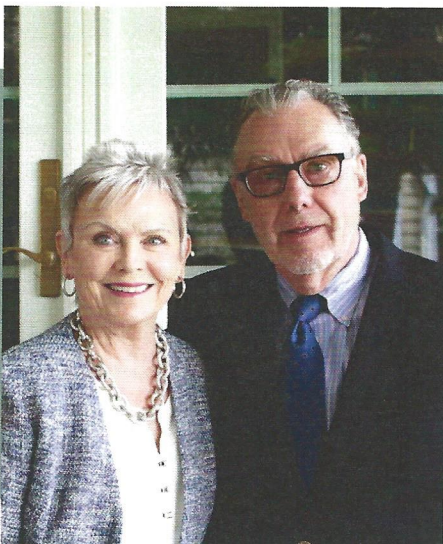
Life Income Agreements actually make it possible for you to support Gilda's Club Grand Rapids and earn income at the same time. Such arrangements can be made with cash, stock, real estate or other property.

- A Charitable Gift Annuity allows you a current income tax deduction and a fixed income payment to you and/or another beneficiary. It works well for seniors over 70 years of age.
- A Charitable Remainder Annuity Trust provides a fixed payment or percentage to you for life or a term of years.
- A Charitable Remainder Unitrust provides you with a fixed annual percentage of the value of trust assets determined annually for life or a term of years.
- A Charitable Lead Trust provides you with an annual payment given to Gilda's Club Grand Rapids first, however the principal of the trust reverts back to you or the family after a term of years.

A GIFT THAT SUITS YOU

There are many other tax-wise giving options that offer easy and efficient ways to remember Gilda's Club Grand Rapids.

- Appreciated Securities such as stocks, bonds, or mutual funds can be given to Gilda's Club Grand Rapids with a tax-favored outcome to you, the donor.
- Gifts of Real Estate such as a home, a cottage, a commercial building, or vacant land can be used to remember Gilda's Club Grand Rapids and gain membership in the Legacy Circle.
- Bargain Sales of assets such as real estate also provide immediate tax relief and cash for a portion of the value of the property.
- Cash donations go without saying to be a very meaningful method of helping us sustain our mission. You might consider establishing a named endowment in a part of Gilda's Club Grand Rapids programming that is special to you or your family.

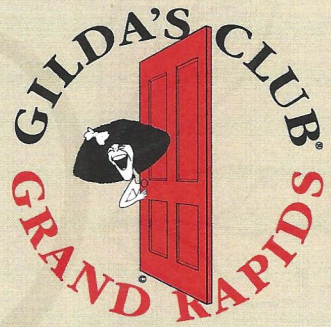


We are both supportive of Gilda's Club's contribution to the community. They provide a unique and comfortable setting where people can discover an active life under the threat of cancer or while navigating a grief journey. The Clubhouse brings together new and existing members. Those who have traveled the journey before can embrace new members at their time of distress.

~David and Nancy Huhn

Visit us at gildasclubgr.org/planned-giving to learn more.

We are Gilda's Club Grand Rapids, providing free emotional healthcare to children, adults, families, and friends on any kind of cancer journey or those grieving the death of someone in their life due to any cause, not only cancer.



In This Together...
Learn. Share. Laugh.



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