



PO Box 7067, Denver, CO 80207 | 303.447.1076 | www.CottonwoodInstitute.org

COTTONWOOD INSTITUTE GIFT AND ESTATE PLANNING

BEQUESTS:

A bequest is one of the simplest ways to support the Cottonwood Institute. Support the Cottonwood Institute's work and retain control of your assets during your lifetime. Create a legacy that reflects your values by making a bequest.

How It Works:

- You can provide now for a future gift to the Cottonwood Institute by including a bequest provision in your will or revocable trust.
- The Cottonwood Institute receives the gift, and applies it to the purpose(s) you specified.

Benefits:

- Your assets remain in your control during your lifetime.
- You can modify your bequest if your circumstances change.
- You can direct your bequest to a particular purpose (be sure to check with the Cottonwood Institute to make sure your gift can be used as intended).
- There is no upper limit on the estate tax deductions that can be taken for charitable bequests.
- You know that your gift will benefit the Cottonwood Institute tomorrow just as you intend it to today.

How To Add The Cottonwood Institute To Your Will:

It is important to schedule a meeting with your attorney and add the correct legal language to your document when updating your will.

If you wish to name the Cottonwood Institute in your will or estate plan, we should be named as:

The Cottonwood Institute, a nonprofit corporation, organized and existing under the laws of the State of Colorado, with principal business address of 9189 E. 23rd Avenue, Denver, CO 80238.

Our tax identification number is: 20-1822172

Have you already included the Cottonwood Institute in your will?

If so, please let us know your plans so we can thank you and welcome you to The Sustainability Club.

RETIREMENT PLAN GIFTS:

Name the Cottonwood Institute as a beneficiary of your IRA, 401k and other qualified plan through this tax-efficient gift.

How it Works:

- You name the Cottonwood Institute as the beneficiary of your IRA, 401(k) or other qualified plan.
- After your lifetime, the residue of your plan passes to the Cottonwood Institute tax-free. An extra step may be required to designate your 401(k); please contact us for more details.

Benefits:

- You can escape both income AND estate tax levied on the residue left in your retirement account by leaving it to the Cottonwood Institute.
- Give the most-taxed asset in your estate to the Cottonwood Institute, and leave more favorably taxed property to your heirs.
- You can continue to take withdrawals during your lifetime.
- You can change the beneficiary if your circumstances change.

Have you already named the Cottonwood Institute in your retirement plan?

If so, please let us know your plans so we can thank you and welcome you to The Sustainability Club.

LIFE INSURANCE GIFTS:

Name the Cottonwood Institute as a beneficiary of your life insurance policy and save on estate taxes.

How it works:

- You can provide now for a future gift to the Cottonwood Institute by naming us as beneficiary of a policy insuring your life.
- At death the proceeds are paid to the Cottonwood Institute, and we apply them to the purpose you have designated.

Benefits:

- You can make a significant gift from income instead of capital.
- You help accomplish our future goals.

Have you already added the Cottonwood Institute as a beneficiary to your life insurance policy?

If so, please let us know your plans so we can thank you and welcome you to The Sustainability Club.

OTHER GIVING OPTIONS:

Real Estate Gifts:

Donate residential, commercial or undeveloped real estate and provide support for the Cottonwood Institute while saving on taxes and reducing responsibilities associated with property ownership.

Charitable Gift Annuity:

Support the Cottonwood Institute while providing fixed income for life—for yourself or up to two beneficiaries. May also provide significant tax benefits.

Charitable Remainder Unitrust:

A charitable remainder unitrust can provide you and/or other beneficiaries with income for life or for a fixed number of years. You receive an immediate income tax deduction for a portion of your contribution to the unitrust, and savings on capital gains taxes, too. You will also have the satisfaction of making a significant gift that benefits you now and the Cottonwood Institute later.

CONTACT US:

For more information, please contact Ford Church, Cottonwood Institute Executive Director, at 303.447.1076 or via email at: ford@cottonwoodinstitute.org

DISCLAIMER:

Please consult independent legal and tax advisors before making a gift to the Cottonwood Institute.