



What is planned giving?

Essentially, planned giving means making a charitable gift to an organization you believe in and donating in a way that fits into your overall financial goals. There are many plans to help you leave a legacy while benefiting you and your family.

When you include the Center for Communication, Hearing & Deafness in your giving plans, you have the satisfaction of knowing you will be helping to preserve a precious resource for children with hearing loss and their families as well as adults facing hearing challenges.



Here are some of the ways you can plan for gifts to make a difference.

Giving Through Your Will

Making a will is an important part of planning. Your loved ones' needs can be considered and taxes and estate settlement costs can be minimized. At the same time, you can further your commitment to support the Center for Communication, Hearing & Deafness

Types of bequests

There are several ways you could make a bequest to CCHD. For example, you could bequeath a set amount of money, securities, or other property. Alternatively, you could name CCHD to receive a percentage of the residue of your estate. Or you could name CCHD as a contingent beneficiary to receive that part of your estate that would have passed to another person had he or she been living. For example, a will can indicate that everything is to go to your spouse unless your spouse predeceases you – in which case the assets, or a percentage of them, could be assigned to CCHD.

Options for your bequest

When you make a bequest to CCHD, you have the option to specify how it is to be used. An unrestricted gift permits CCHD to use your bequest for what is most needed at the time it is received. Or, you may restrict your gift to a specific purpose or use. For example, your gift may be earmarked for a program in which you have particular interest or as an addition to the Endowment Fund. You might wish to have a combination in which part of your bequest is unrestricted and part is limited to the purpose or use you designate.

Gifts of Life Insurance

If you have a life insurance policy that is no longer needed to protect your family, consider making the Center for Communication, Hearing & Deafness the beneficiary. In this way, you may be able to expand your ability to make a significant gift. Taking out a new life insurance contract, rather than using an existing policy, is another option for making a future gift to the Center.

Gift of Securities

If you donate appreciated securities (held more than one year) directly to CCHD, you will receive a deduction for the current value of the stock and will not have to pay capital gains taxes. If your securities have gone down in value, it may be better to sell the stock first and then donate the proceeds to CCHD. You may receive a deduction both for the charitable gift and for your capital loss. Gifts of stock may be deducted up to 30% of your adjusted gross income in the year you make the gift and/or carried forward over the next five years.

Retirement Plan Gifts

You can minimize taxes on retirement plan assets by designating CCHD to receive part or all of your IRA, 401(k) or other retirement plan after your death. If you are at least 70 ½, you can transfer up to \$100,000 to CCHD and avoid recognition of income. This transfer may also be used to satisfy an individual's required minimum distribution. This benefit has been extended through 2011 so check with your financial advisor to see if this is right for you.

Charitable Remainder Trusts

A charitable remainder trust allows you to make deductible contributions to an irrevocable split-interest trust. You establish an irrevocable trust and then donate gifts of cash or property to the trust. In exchange, you and/or a beneficiary receive a fixed percentage of the trust, valued annually for life or a period of years. At the death of the final income beneficiary, the balance in the trust is distributed to charity. You may name the Center for Communication, Hearing & Deafness as sole beneficiary or name more than one charitable beneficiary of the trust.



Become a Member of the Legacy Society

To recognize those who have included the Center for Communication, Hearing & Deafness in their estate plans, a Legacy Society has been established so that those so important to the future of CCHD can be thanked and recognized during their lifetime. If you have already included CCHD in your estate plans, please let us know so that you may be included in the Legacy Society. Of course, we will always respect the wishes of those who prefer to remain anonymous as well.

For further information about ways that these and other planned giving programs can help you meet your financial needs as well as support the Center for Communication, Hearing & Deafness, call Dorothy Kerr at 414-604-7201.

“ Without the Center, I feel that my child would not be where he is... The services are what my child needs to make him an independent individual as he grows.”

“ We can't imagine life without the incredible support from CCHD. It's a fabulous and necessary part of our community.”



You can make a difference...



...Leave a legacy through **planned giving**



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Wisconsin's Speech & Hearing Resource
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