

A planned or deferred gift to the Benjamin Rose Institute on Aging is a contribution arranged during your lifetime, but which may not be received in its entirety by Benjamin Rose until after your death. There are many planned giving vehicles available that may result in **significant tax savings** for you. Consult your attorney or financial advisor about your individual circumstances.

## Wills & Bequests

A gift through your will can be a specified amount or a percentage of your estate. You can also direct that specific property or other assets of value be sold and the proceeds given to Benjamin Rose.

## Life Income Agreements

These gifts can take many forms but allow you or your beneficiary to enjoy income now, with the benefits passing to Benjamin Rose Institute at some future time.

### Charitable Gift Annuities and Charitable Remainder Trusts

Annuities and charitable remainder trusts enable you to transfer a gift of cash, marketable securities or property in exchange for a lifetime income, often at an established rate of return.

### Charitable Lead Trusts

This type of trust enables you to provide income to Benjamin Rose for a set number of years, after which the remaining principal may be transferred back to you or your heirs.

### Retained Life Estate

This option enables you to make a gift of real property, such as your home, farm or vacation home. You obtain an immediate income tax deduction and continue to use the property for as long as you need. Benjamin Rose will assume ownership rights only after you no longer need the property.

## Life Insurance

Naming Benjamin Rose as a beneficiary on a new or existing life insurance policy is one of the simplest ways to help BRI in the future.

## Retirement Plan

By naming Benjamin Rose as a beneficiary of part or all of your IRA or other retirement account, your estate can save both income taxes and estate taxes. Simply request a “change of beneficiary” form from your retirement plan representative.

## Named Funds

Major gifts of \$10,000 or more, payable over a maximum of a three-year period, allow donors to name programs and services in honor of the donor or in memory of a loved one.

## For More Information

For more information on how your planned gift can help Benjamin Rose and those we serve, call Kerry Mink Wray at 216.373.1607 or e-mail [kmink@benrose.org](mailto:kmink@benrose.org).

## 1908 Legacy Society

Everyone making a planned gift commitment that includes bequests, charitable gift annuities, charitable remainder trusts, retirement plans, named funds or insurance programs becomes a member of The 1908 Legacy Society. The names of Legacy Society members are recognized in Benjamin Rose publications. Legacy Society members help motivate and inspire others donors to provide planned gifts themselves.