Gifts That Protect Your Assets and Provide You Income

Would you like to donate to conserve land and water and receive income too? Life-income gifts are a wonderful way to do both and help meet your financial needs. We work with the Edwardsville Community Foundation to oversee the timely dispersal of funding during your lifetime.

1. Charitable Remainder Trust

The most popular and flexible type of life income plan is a ***Charitable Remainder Trust***. Cash, securities, real estate, or other assets are transferred into a trust, which then pays you (or another whom you designate) a fixed amount, either for a period of time you choose or for life. When the trust terminates, the remaining assets in the trust pass to HeartLands Conservancy. This trust is created by your attorney and can provide you with tax benefits.

2. Charitable Lead Trust

The Charitable Lead Trust often appeals to people who wish to make a gift to a nonprofit, but want to retain the property in their family.

Established with a gift of $100,000 or more, the Charitable Lead Trust will make a fixed payment to HeartLands Conservancy for a specified term, measured either by someone's life or a selected number of years. After the term ends, the principal of the trust either returns to you or passes to your children or other beneficiary.

The trust must be set up by an attorney and can provide you and your heirs with tax benefits.

> **Visiting a nature preserve or protected farm feels so grounding and centering to me. I love how the land connects and unites us all, even though we each might care most about birds or trees or farming.**
>
> – Virginia M.

3. Gift Annuities

A Charitable Gift Annuity is a simple and rewarding way to support the lands you love while also providing steady income for yourself or a designated loved one.

Here's how it works

You make a gift (typically $10,000 or more) of cash or appreciated securities. In return, HeartLands

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Conservancy agrees to pay you (or a beneficiary you choose) a fixed income for life, backed by a contract — not market fluctuations — so you can plan accordingly. After your lifetime, the remainder of your gift helps conserve important land, establish and care for trails, and create programs to foster a love of the land.

Benefits of a Charitable Gift Annuity:

- Lifetime, predictable payments at an attractive rate.
- A charitable tax deduction in the year you make your gift.
- Possible favorable tax treatment on a portion of your income payments.
- The satisfaction of knowing your gift creates a lasting legacy.

There are a couple of different options when considering Gift Annuities and we are happy to talk to you and your advisors about this approach. It's straightforward and we can help you consider if this is a good option for you.

4. Pooled Income Funds

A Pooled Income Fund allows you to support HeartLands Conservancy and our conservation initiatives while receiving income that adjusts over time.

Here's how it works

You contribute an initial $5,000 or more which is combined (or 'pooled') with gifts from others and invested. You can continue to contribute after that time to grow your fund, and these contributions are tax-deductible.

You then receive quarterly income distributions for life, based on your share of the pool's performance. After your lifetime, the remaining value of your share goes to help conserve and care for local lands and implement conservation-related programs.

Benefits include

- Immediate charitable tax deduction for a portion of your gift.
- Potential for growth in your income as the pool's investments appreciate. This income is taxable, as it is new income to you.
- The joy of knowing your gift will protect beloved places for future generations.

We can help you explore what makes sense for you.

Just reach out to Mary Vandevord, President & CEO, at (618) 566-4451 x20 or mary@heartlandsconservancy.org.

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