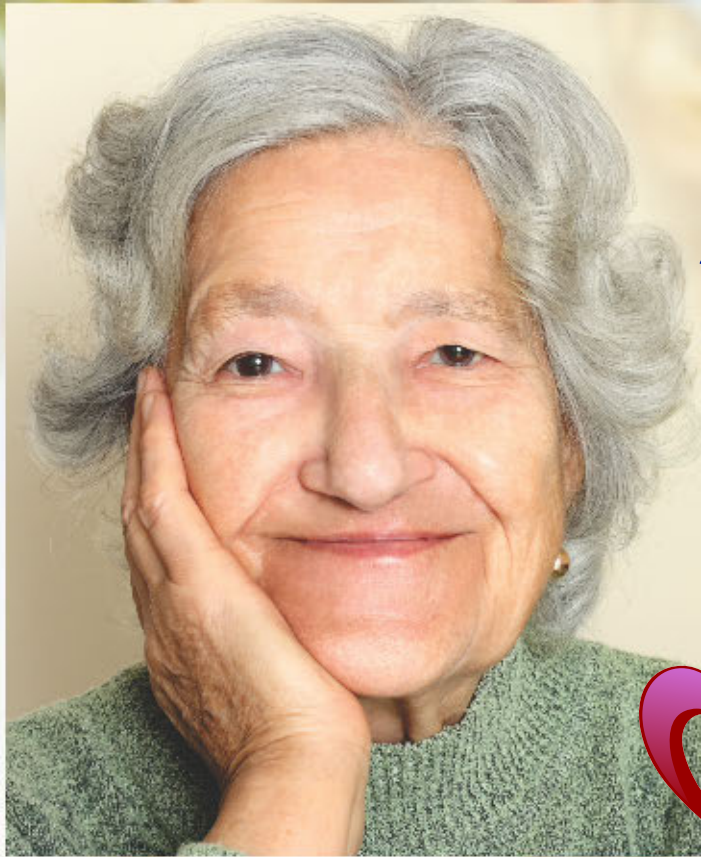


THE SATISFACTION AND JOY OF LEGACY GIVING

I want to share my dream of...



Better care for the elderly.

A more loving community.

Giving back to others.

Helping the less fortunate.



CARES

COMMUNITY AGING & RETIREMENT SERVICES, INC.

*My legacy gift will help seniors
live a better life in our community!*

Share your dream through Legacy Giving!

If you've ever had a dream to make the world a better place, you'll want to learn more about legacy giving. The first thing that most people discover is that you don't have to be one of the world's rich and famous to leave a legacy gift. Planned giving can be made by donors of all financial standing.

By including CARES in your planned giving, you will have the satisfaction and joy of knowing that your legacy will remain to help vulnerable seniors, caregivers and families in need. Your dream to provide better care for the elderly, create a more loving community, giving back to others, and helping the less fortunate will be fulfilled!

What is Planned Giving?

Planned giving is a future gift that designates some part of an individual's estate as a donation to a non-profit organization. Just as a person bequeaths their assets to family and friends, so too can that person name a non-profit as a beneficiary. Depending upon the type of gift, short-term and/or long-term tax benefits may apply. There are many ways to provide legacy giving through planned gifts.

Transferring assets is easy and provides generous tax benefits.

Planned giving can be easy to do. It may be as simple as naming CARES in your will or trust for any amount of cash; the gift of a piece of artwork; a car; home and property. By taking advantage of incentives the IRS provides, you and your advisor can craft a gift that fits your needs and offers substantial tax advantages.

It can involve assets you may have never considered.

A life insurance policy. Real estate. Stocks. Business holdings.

A checking or savings account. These are all assets that can be leveraged in planned gifts.

It can work with family priorities.

Some people think they must choose between leaving a gift to their family or charity, but you can do both. Your gift to CARES can work side-by-side with other beneficiaries and family priorities. Many planned gifts actually help to save your family money.



CARES Administration Office
12417 Clock Tower Parkway
Hudson, FL 34667
727-862-9291
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Gift Planning Options

In addition to the satisfaction of a meaningful gift, planned gifts may offer immediate and long-term benefits. This chart provides a basic overview of four popular options.

Unsure? You don't have to be an expert, you just need to know one.
Ask for a list of advisors and/or resources that can help. Call 727-378-6395.

GIFT TYPE	BASIC DESCRIPTION	ADVANTAGES TO DONORS	CANDIDATE POTENTIAL
CHARITABLE GIFT ANNUITIES	A gift of cash or stock in return for fixed payments to the donor for life Upon passing, remainder is distributed to the charity	Security of a fixed income for life Knowledge it is guaranteed to an organization Income tax charitable deduction in year of gift	Older donors who want to help a charity, have liquid assets (such as stocks, CDs, savings accounts) Middle-aged donors who want to provide income for their parents or others
CHARITABLE REMAINDER TRUST	A gift of cash, stock, real estate or complex assets in return for variable payments (a % of gift) Upon passing, remainder is distributed to the charity Donor can make additional contributions over time	Annual income that can adjust over time; act as hedge against inflation May avoid capital gains taxes on appreciated assets Income tax charitable deduction in year of gift	Donors of any age, but generally middle-aged Good for complex or appreciated asset
RETAINED LIFE ESTATE	A gift of house and/or property	Income tax charitable deduction in year of gift Donor can continue to live-in or use property	Older donors who own their homes (including vacation homes)
BEQUEST	Gift of any amount through a will, trust, life insurance policy or IRA	Estate tax benefits	Donors of any age or income level

PLEASE NOTE: CARES - Community Aging & Retirement Services, Inc. does not provide legal or tax advice. All donors should consult their qualified advisors to properly determine the tax consequences of making a charitable gift.

Your gift will be long remembered . . .

Designating a planned gift makes you a member of CARES Legacy Society. When your gift is fulfilled, members receive recognition on CARES website, in publications and at special events throughout the years to come. Legacy donors serve as an inspiration to others and ensures support for future seniors, caregivers and families in our community. ***We want to help you share your dream!***

A COPY OF THE OFFICIAL REGISTRATION (CH-1299) AND FINANCIAL INFORMATION MAY BE OBTAINED BY CALLING TOLL-FREE (800-435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE. CARES FEDERAL ID NUMBER IS 23-7348090.

