

TEAR OFF/MAIL IN PANEL

If you would like to learn more, feel free to call or complete this form and we will contact you.

_____ Please send more information about planned giving.

_____ Please have someone contact me regarding _____.

_____ I have included The Community Foundation of Herkimer & Oneida Counties, Inc. in my estate plan through:

- My will
- A trust
- Life insurance
- My retirement account

_____ I/we wish to join the Legacy Society and be listed for membership as follows:

_____ I/we wish to join The Legacy Society but prefer anonymity.

SIGNATURE

NAME (PLEASE PRINT)

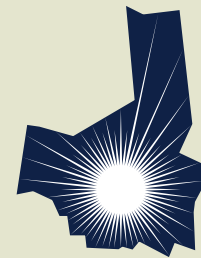
STREET ADDRESS

CITY STATE ZIP

PHONE YEAR OF BIRTH

E-MAIL

The Community Foundation —
where a gift gives forever.



THE COMMUNITY FOUNDATION
OF HERKIMER & ONEIDA COUNTIES, INC.



1222 State Street | Utica, New York 13502
PHONE 315-735-8212 | FAX 315-735-9363
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The Legacy Society

You have worked hard,
saved carefully,
planned well.

As you consider the rest
of your life,
what will your legacy be?



What will you leave
behind for family...
for people you care about...
for those who need
a helping hand –
the ones whose names you
will never know?



THE COMMUNITY FOUNDATION
OF HERKIMER & ONEIDA COUNTIES, INC.

Plan Your Giving

As you confer with trusted advisors about your estate, consider a charitable gift that will have impact *forever*. A bequest made directly to a favorite charity is worthwhile, but through a gift to The Community Foundation, you can support that charity, or any cause important to you, long into the future — *beyond* your lifetime.

The Foundation will create a fund, grow it through investment, and ensure your charitable intent is honored forever. Your generosity will have lasting effectiveness and will be multiplied many times over. The fund can match any charitable purpose you can imagine.

The Foundation grants millions of dollars each year to local charities to support and enrich their important work. We do it through gifts received from donors like you... and we have been doing it for decades.



We would be happy to consult with you and your financial advisor as a resource for your philanthropy.

Many gifts work well as charitable vehicles in your estate plan, each offering unique advantages and tax benefits, and many do not reduce current income. Options include:

- **BEQUEST**
Make a “forever” gift through your will. Create and name your fund and describe its use, or give to an existing fund or to The Community Foundation for unrestricted grantmaking.
- **CHARITABLE REMAINDER TRUST**
Create a charitable trust through your attorney. You or another can receive income from the trust and designate the remainder to The Foundation for a charitable purpose. You receive an immediate charitable deduction for a portion of the gift and may avoid capital gains and/or estate taxes.
- **CHARITABLE LEAD TRUST**
Create a trust that stipulates an amount to go to The Foundation for a specific period of time. At the end of the term, the principle of the trust passes back to you or a beneficiary. You decide.
- **RETIREMENT FUNDS**
Gift the assets of a retirement account by naming The Foundation as a beneficiary. Heirs often lose much of the gift to taxes, but charities receive every dollar. We can set up a “future fund” for you *now* for charitable work *later*.

- **LIFE INSURANCE**
Designate The Community Foundation as the beneficiary and/or owner of a policy you no longer need.
- **REAL ESTATE/PROPERTY**
Donate real estate and you may avoid capital gains tax on appreciation and also qualify for a charitable tax deduction.

The Legacy Society

The Foundation’s Legacy Society honors those who have chosen to shape their legacies through a planned gift to The Community Foundation. Membership gives The Foundation a chance to thank you now, providing recognition as well as opportunities to attend special events. When the time comes, our dedicated staff and board will skillfully manage your fund and make responsible grants for generations to come.

Please contact the Foundation if you have set aside a gift and wish to join our society of *forward*-thinkers — donors who are planning for our community’s future.



Ruth and Beatrice Begent

Helping and Assisting Forever

During their 42 years of employment at The Oneida National Bank & Trust Company of Utica (now Bank of America), Ruth and Beatrice Begent, twins, associated with many customers, employees and friends. “Our goal,” they point out, “was always to be helpful and willing to assist others.”

Through a bequest, they will help and assist others throughout their community forever.

“We learned about the Legacy Society from our local newspaper, telling about the mission of The Community Foundation,” they explained, “and felt this was something we wanted to consider. Following a discussion with Foundation staff, we became members in April 2006.”

“The Legacy Society has grown considerably and we hope others will decide to become members as they make their estate plans.”