

Planning a Gift for Caffe Lena

Four ways to join the Lena Legacy Society.

Include Caffe Lena in your will or trust.

The following sample language can be shared with your attorney or estate planning professional and can be easily incorporated into your estate documents:

- "I bequest to Caffe Lena; Federal ID # 14-1726194, 47 Phila Street, Saratoga Springs, NY 12866: A gift of \$_____ to be used for general purposes (or, alternatively, to be used for the Caffe Lena Endowment Fund)."
- Or "I bequest to Caffe Lena __% of the residue of my estate/trust for general purposes (or, alternatively, Caffe Lena Endowment Fund)"; Federal ID # 14-1726194, 47 Phila Street, Saratoga Springs, NY 12866

Key advantages:

- This gift has no impact on your current finances yet gives you the recognition and satisfaction of investing in Caffe Lena's future success.
- This is a decision that can be changed. You can always modify your estate documents to account for a change in your personal circumstances

Name Caffe Lena as a beneficiary of your life insurance, retirement plan, brokerage account, or even your bank account.

- Life Insurance policies, IRAs, 401(k)s, 403(b)s and other similar vehicles all allow you to name the beneficiaries who will receive the account proceeds at your death. You can name Caffe Lena as the primary beneficiary, secondary beneficiary (say, after your spouse), or as a partial beneficiary (for instance 50% to spouse and 50% to Caffe Lena).
- Bank and brokerage accounts offer you the opportunity to register Transfer-On-Death instructions. With these instructions in place, your account will avoid probate and will pass in accordance with your Transfer-On-Death instructions.

Key advantages:

- These changes can be made with a simple beneficiary form and do not require an attorney.
- These designations are revocable and can be updated any time.

Make a lifetime gift of appreciated securities.

A lifetime gift is a donation made while you are alive. Securities are stocks, mutual funds or ETFs.

- If you own stocks, a mutual fund or ETF, you can donate any portion of it directly to Caffe Lena at any time.
- You will receive a tax deduction based on the fair market value (FMV) of the security at the time of your gift to Caffe Lena, above your cost basis, which is the price you originally paid.
- If you have owned the security for more than 12 months, there will be no recognition of capital gains at the time of the gift, nor at the time Caffe Lena sells the security.

Instructions

- Contact your financial advisor or tax professional. They will help you identify holdings that have appreciated the most in value, as donating these securities will provide you with the biggest tax benefit.
- Contact Caffe Lena so we can give you the necessary information to transfer securities from your brokerage account to ours.
- We will provide you with documentation of your gift, which will enable you to report it on your tax forms and receive a deduction.

Establish a life income gift.

Receive regular payments during your lifetime.

- There are two common types of Life Income Gifts, both of which provide you or your designated beneficiary with income during your lifetime. A nonprofit will receive the remainder of the trust upon your death. A **Charitable Gift Annuity** is held by the nonprofit during your lifetime. A **Charitable Remainder Trust** is held by you.
- You will need to consult with a professional well-versed in estate planning and charitable giving to tailor your life income gift to your specific needs and objectives. They will guide you through the process and help you create a meaningful legacy for Caffe Lena.

Reach out to begin a conversation about joining the Lena Legacy Society.

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