

## *Pomegranate Endowment (POME)*

For more than 30 years, the Pomegranate Pin Program has recognized women across the country for their commitment to the Annual Campaign for Jewish Needs. By endowing their Pomegranate gifts, these women who give between \$1,800 and \$4,999 to the Federation each year have been able to perpetuate their support of our special community for generations to come.



DECADES FROM NOW

*you can be there...*

An Endowment is Forever

### **At-A-Glance**

- Enables your Federation Annual Campaign gift to be made in perpetuity
- Offers tax benefits for you and/or your estate
- Provides resources for organizations that are important to you

| knowledge | guidance | personal service |



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## Pomegranate Endowment (POME)

Provide a legacy for your children and grandchildren.

Protect what's most important to you.

Safeguard your values—forever. No Gift Touches More Lives.



Establishing a Pomegranate Endowment (POME) through the Federation system allows a woman currently making a gift of \$1,800 or more to endow her Federation Annual Campaign gift in perpetuity. Through simple, innovative steps, an endowed gift is within the reach of a Pomegranate, regardless of her age or giving level. The gold leaves and brushed silver body signifies to the Jewish world a woman's commitment to the continuation of Jewish life. Donors creating POME funds with a minimum contribution of \$50,000 will receive a special recognition.

The strength and vitality of women's giving continues through POME— enabling women to leave a legacy to help create social justice, preserve human dignity and provide Jewish education and Jewish growth for all.

### There are several ways a woman can establish a POME:

- **Gift of Cash/Assets** – An outright gift of cash or appreciated assets like stocks, bonds or property is the easiest way.
- **Bequest** – A simple bequest in a will is the most common technique for creating a POME.
- **Gift of Life Insurance** – A gift of a life insurance policy is particularly appealing for younger donors because of its reasonable cost and tax benefits. By naming the Jewish Federation of the Lehigh Valley owner and beneficiary, the donor may be able to deduct the premiums.
- **Gift of IRA or Pension Plans** – IRA and pension plans are subject to high taxes when left in your estate. This makes them ideal for transfer in whole or in part to a charity to create a POME.
- **Charitable Income Plan** – A Charitable Remainder Trust or Charitable Gift Annuity offers life income payments with the benefit of a current tax deduction. The remainder of the trust or annuity can be dedicated to create a POME.

Of course, there are additional funding vehicles available to you. Your Federation staff or your financial or estate planner can help you select the ones best suited for your needs. All contributions to establish a POME are tax deductible. In addition, contributing appreciated assets held at least one year avoids the tax on capital gains.

### ALL INQUIRIES ARE CONFIDENTIAL.

A gift today to your local Jewish Federation's endowment program will allow you to be there for your family, your community and the Jewish people—whenever help is needed in the future.

