



IMAGINE if you could provide a gift to the Jewish community that would be everlasting, one that preserves the memory of a loved one, fulfills a moral obligation, or demonstrates deeply felt humanitarian concerns for children. We have several planned-giving opportunities for you to consider that will help ensure our Jewish future.

Charitable Bequest

A charitable bequest is the simplest form of planned giving. You may leave a bequest of a specific cash amount, a percentage of your estate or the residue of your estate. To leave this type of gift in your will, simply direct that you want a specific amount of money or property to go to a charity of your choice, such as Jewish Federation of Northeastern New York (JFed).

Charitable Gift Annuity

This is a popular gift option that provides you and/or someone you name with income for life and significant income-tax benefits while creating a permanent legacy. In exchange for your meaningful gift of cash or marketable securities, JFed will pay you or the beneficiary you name a fixed sum each year for life. The payment rate will depend upon the ages of the beneficiaries at the time of transfer. The older your beneficiaries are at the time of the gift, the greater the fixed income. (Additional details on charitable gift annuities are available.)

Charitable Lead Trust

This is a wealth-transfer vehicle that allows you to transfer income-producing assets to your family at a significantly lower tax cost while meeting your philanthropic objectives. You transfer assets to a charitable lead trust for a specified number of years, during which payments from the trust give JFed a guaranteed annuity. At the end of the specified time period or upon your death, the trust terminates, and the assets pass to the beneficiaries you name.

Charitable Remainder Trust

A charitable remainder trust is a way to create a legacy in your name and receive income from the trust for life or for a specific number of years. You transfer assets such as cash, real estate or securities into a trust that can be administered by JFed. The transfer may be made during your lifetime, which gives you an immediate income-tax deduction, or through a provision in your estate plan, which gives you a future estate-tax deduction. At the end of the term of the trust or the last beneficiary's death, the remaining trust assets are given to JFed to create a fund in your name that is then used to perpetuate your legacy.

