



*Introducing the*  
**Fellowship Community Legacy Circle**

How *you* can  
leave a *legacy*.

Help the Fellowship  
Community continue  
its mission for  
generations  
to come.



Supporting the *Fellowship Community* through a planned gift today not only demonstrates your commitment to our shared mission, but also creates an enduring legacy in service of human-centered, loving eldercare.

The Fellowship Community can assist you in finding the best way to make your gift, and perhaps help you to make an even larger contribution than you thought possible.

Through your legacy gift, you can ensure that the Fellowship Community will have the financial resources it needs to continue its mission to support elders throughout all phases of aging, in a beautiful, intergenerational community setting.

To learn more about our Planned Giving program please contact Carol Avery, Development Manager at [carol.avery@fellowshipcommunity.org](mailto:carol.avery@fellowshipcommunity.org) or 845-356-8494 ext. 1131.

If you already have made plans to leave a gift for the Fellowship Community in your will, trust or estate, please let us know so that we can thank and recognize you as a part of our Fellowship Community Legacy Circle.

# WAYS TO MAKE A LEGACY GIFT

Planned gifts can take many forms, and we invite you to join us by considering one that works well for your needs. We recommend you consult your tax advisor to see if any of these options make sense for you. Explore the **Fellowship Community Legacy Circle** planned giving opportunities:

## BEQUESTS

By naming the *Rudolf Steiner Fellowship Foundation* in your will, you keep absolute control of your assets during your lifetime, yet still have a lasting impact on the *Fellowship Community* and generations of elders to come. We would be pleased to provide you or your attorney with sample language to help you achieve your goals.

## RETIREMENT FUNDS

Because special tax considerations apply to retirement plan benefits, they are a good choice for charitable bequests. Simply name the *Rudolf Steiner Fellowship Foundation* as the beneficiary of your IRA, 401K or other qualified plans. After your lifetime, the residue of your plan passes to the *Fellowship Community* tax free.

## IRA CHARITABLE ROLLOVER

If you are 70½ years old or older, you can take advantage of the IRA Charitable Rollover and provide a gift up to \$100,000 from your IRA directly to the *Rudolf Steiner Fellowship Foundation* without having to pay income taxes. The transfer generates neither taxable income nor a tax deduction, so you benefit even if you do not itemize your deductions. If you have not yet taken your required minimum distribution for the year, your IRA Charitable Rollover gift can satisfy all or part of that requirement.

## LIFE INSURANCE

By irrevocably assigning an insurance policy to the *Rudolf Steiner Fellowship Foundation*, it becomes owner and beneficiary, while you receive an immediate charitable tax deduction for the policy. Or, by purchasing a new policy specifically for the *Fellowship Community*, you receive an annual charitable income-tax deduction for payment of the policy premiums. Another option is to make the *Rudolf Steiner Fellowship Foundation* the primary beneficiary. You retain ownership of the policy and have access to its cash value, but receive no charitable tax deduction.

## GIFTS OF RETAINED LIFE INTERESTS IN REAL ESTATE

By transferring the ownership of a personal residence or other property to the *Rudolf Steiner Fellowship Foundation* (you still retain the right to use the property during your lifetime), you will receive an immediate income-tax deduction based on the property's value and your age.

