

# SUPPORT COMMON GROUND'S FUTURE WITH

## Living Legacy Gifts

### Why it Matters?

When you make a living legacy gift to Common Ground, you help sustain programs your community counts on - and help secure Common Ground's future.

All contributions help ensure Common Ground can continue providing high quality behavioral health services to Michigan residents in crisis. While making a cash donation is always appreciated, non-cash gifts - called "planned gifts" - can have an impact in your lifetime and beyond.

With planned giving, you can tap into assets like stock, real estate, and life insurance to make a charitable gift now or as part of your estate planning. A planned gift may provide tax benefits to you or your estate and is a meaningful way to leave a legacy.

Planned Gifts fall into two categories: Immediate gifts and gifts that are part of your estate planning.

### Ways to Give Immediately



Stocks and Securities



Donor Advised Fund or Private Foundation



Contributions from Traditional IRAs



Real Estate or Personal Property

### Ways to Give as Part of Your Estate Plan



Will or Bequests



Life Insurance Beneficiary Designation



IRA or Retirement Account Beneficiary Designation



Charitable Annuity or Charitable Trust

A planned gift to Common Ground may be designated to support a program important to you, or it may be designated for general use. Common Ground will recognize all planned gifts or you may request anonymity.

If you are considering a planned gift, the best first step is always to consult with your financial advisor or trusted partner who can help you make the best choices for you and your family.

**Contact us to learn more about how your planned giving goals can make a lasting impact with Common Ground.**



Common Ground



30200 Telegraph Rd, Ste. 300,  
Bingham Farms, MI 48025



248.451.3733



commongroundhelps.org



development1@commongroundhelps.org

# Living Legacy Gifts

## Everyone Benefits from Planned Gifts

Your Goal	Your Gift	Your Method	Your Benefits
Make a gift that costs you nothing during your lifetime	Gifts Through your Will or Trust ("Bequest")	Include a gift of cash, property, or a share of your estate through your will or trust	A gift that does not affect your cash flow, and you can adjust your gift as circumstances change
Make a gift and receive or maintain a steady income for life	Charitable Gift Annuity, Charitable Remainder Unitrust, Charitable Remainder Annuity Trust	Share your assets with us in a plan that gives you an income for life and passes the remainder to us	Receive tax-advantaged payments for life, along with a charitable tax deduction
Make a gift while leaving more of your estate to your heirs	Gifts of Retirement Assets	Name us as the beneficiary of your retirement plan, and pass less-taxed assets to your heirs	Avoid up to 60% income tax on your retirement assets; pass more of your estate to your heirs
Make a gift while avoiding capital gains liability	Gifts of Appreciated Securities	Give us appreciated stocks, bonds or mutual funds to sell and use the proceeds	Make a significant gift; receive an immediate income tax deduction; pay no capital gains tax
Make a large gift at little cost	Gift of Life Insurance	Donate a life insurance policy you no longer need or name us in an existing one	Take a tax deduction now; take possible future deductions through gifts to pay policy premiums
Make a gift that preserves your assets for your heirs	Charitable Lead Trust	Use appreciating assets to create a trust that will pay us income for a period of years, and then pass the assets back to you or your heirs	Shelter your growing assets and benefit Common Ground right away; reduce or eliminate gift and estate tax

**Don't let a bank teller control your legacy!** With a simple signature, you can designate the balance of your bank account, brokerage account, retirement plan, annuity or life insurance policy to pass to Common Ground after lifetime. It's the easiest way imaginable to support Common Ground. Just inquire at your financial institution or ask your plan administrator for a beneficiary designation form, and consult with your financial team about which option is right for you.