



How to **GIVE SUPPORT**. You can make a difference!

Where there's a **WILL**, there's a way.

Retrieving Freedom, Inc. (RFI) depends on your support to help us train and place dogs to allow a new degree of independence in the lives of our recipients. There are many ways you can help by donating, one being through your **will**. Below is a list of ways to do so.

Simple Will

If you are drawing up a new **will**, you may provide a bequest to RFI by including the following language: "I give, devise and bequeath to Retrieving Freedom, Inc, a tax exempt, not-for-profit charitable organization, the sum of \$ _____ (or a percentage of your estate) to be used in support of the Organization's purposes."

Codicil to Existing Will

You can amend your present **will** to include an extra bequest by instructing your attorney to add the above provision to your existing document.

Residuary Bequest

In lieu of a specific amount of funds or a specific property, you can designate RFI to receive "All (or _____%) of the rest, residue and remainder of my estate after all other commitments are fulfilled."

Contingent Bequest

Should any of the beneficiaries named in your **will** pre-decease you, you can bequeath the shares of said beneficiaries to RFI as a contingency bequest. Bequests to RFI may reduce your federal estate taxes.

Life Insurance and Retirement Accounts

If your children are grown and self-supporting, your mortgage is paid, and you have other assets, your life insurance may no longer serve the purposes for which you purchased it. You can relinquish ownership of the policy while you are still alive, assigning all rights, title and interest to RFI, and receive a tax deduction. Or, in the event of your death, you can name RFI as the beneficiary of your insurance. You also may consider naming RFI a beneficiary of your retirement accounts.

Gift of Real Estate

A gift of real estate to RFI offers many options. You may elect to leave real estate to RFI. This can be done as an outright gift upon your demise, or you may establish a Life Estate Agreement whereby you transfer title to your primary or secondary residence while retaining the right for you and your spouse to continue to live there the rest of your lives. The Life Estate Agreement may give you a significant income tax deduction and may reduce federal estate taxes.

Bequest of Personal Property

You may have a coin or stamp collection, works of art, jewelry, a boat or automobiles that are of no particular interest to heirs who probably have their own such "collectibles" or similar personal property. These items can be designated as gifts to a charitable beneficiary such as RFI. If you collect antiques and your heirs prefer Danish Modern, they may appreciate your sparing them the trouble of dealing with items in which they have no interest. Such gifts should be carefully defined and discussed with family members in advance.

Revocable Living Trust

You can provide gifts of cash, real estate or other property through a Revocable Living Trust that permits you to change your mind and return all or part of the assets to you upon request during your lifetime. If you wish to make a charitable gift to RFI, but are concerned that you might have unforeseen needs in future years, a Revocable Living Trust offers no risk to your financial future.

Retrieving Freedom, Inc. Security Gifting Instructions

Retrieving Freedom, Inc. (RFI) maintains an account with Edward Jones. This account was opened primarily as a repository for the Retrieving Freedom endowment account, as opposed to working funds in a bank account.

Edward Jones has the ability to receive gifted securities. By instructing your brokerage company to transfer securities to Edward Jones for the account of RFI, securities can be sold or held in keeping with RFI's investment guidelines. Most likely, individual stocks will be sold and reinvested at a later date. In either case, RFI will provide a statement of gift recognition and value in keeping with IRS regulations.

For physical certificate transfers, please arrange to transfer your securities to Retrieving Freedom, Inc. in care of Edward Jones and mail to PO Box 66906 St. Louis, MO 63166-6906, for deposit to account #653-20858-1-5. You or your broker may call Kim Karigan at 660-827-3520 to answer any questions.

For electronic transfer per the DTC system, please send to DTC #0057 referencing RFI account #653-20858-1-5.

Quoting from the IRS regulations, the following two paragraphs will help you to understand how to determine the date of gifting and valuation of securities:

“If you deliver, without any conditions, a properly endorsed stock certificate to a qualified organization or to an agent of the organization, the date of the contribution is the date of delivery. If the certificate is mailed and received through the regular mail, it is the date of mailing. If you deliver the certificate to a bank or broker acting as your agent or to the issuing corporation or its agent, for transfer into the name of the organization, the date of the contribution is the date the stock is transferred on the books of the corporation.”

“Selling prices on valuation date. If there is an active market for the contributed stocks or bonds on a stock exchange, in an over-the-counter market, or elsewhere, the FMV of each share or bond is the average price between the highest and lowest quoted selling prices on the valuation date. For example, if the highest selling price for a share was \$11, and the lowest \$9, the average price is \$10. You get the average price by adding \$11 and \$9 and dividing the sum by 2.”

Qualified Charitable Distribution to Retrieving Freedom, Inc.

Qualified Charitable Distribution (QCD) rules allow individuals of at least 70 ½ of age to make IRA distributions payable directly to a qualified charity without treating the distribution as taxable income. This law permits up to \$100,000 per taxpayer to be contributed directly from an IRA to charity. In addition, the distribution will count toward the IRA owner's Required Minimum Distribution (RMD) for the year. See your tax advisor to understand your eligibility.

If you have a 401K, a QCD distribution out of the 401K cannot be made. You may need to convert a portion of your 401K into an IRA to be able to take advantage of the QCD rules. Contact your financial advisor concerning making such a conversion to save tax dollars.

Should you decide to make a tax-deductible gift to RFI using a QCD, please make check payable to “Edward Jones FBO: Retrieving Freedom Inc” and reference account #653-20858-1-5. The check can be mailed directly to Edward Jones. The staff at Edward Jones will advise RFI of the gift, who in return will mail you a tax receipt within a few days after the gift is received.

The physical address of Edward Jones is 912 Thompson Blvd Sedalia, MO 65301. You or your broker may call Kim Karigan at 660-827-3520 to answer any questions. You may also reach Kim via email at kim.karigan@edwardjones.com.