

# Create a Lasting Legacy

Including Second Harvest in Your Estate Plan

## Your Guide to Gift Planning



### **Your Legacy. Their Future. Our Community.** Make a big impact with a future gift

It's easy to extend your support for Second Harvest of Silicon Valley and make a lasting impact well into the future. Start here by learning the different gift options available to you. Whether you would like to put your donation to work today or benefit us after your lifetime, you can find a charitable plan that lets you provide for your family and support the causes you care about, including Second Harvest.

A gift through your estate plan qualifies you as a member of our Legacy Society, created to recognize and thank donors whose foresight is building the future of Second Harvest of Silicon Valley.

## Gifts that cost you nothing during your lifetime

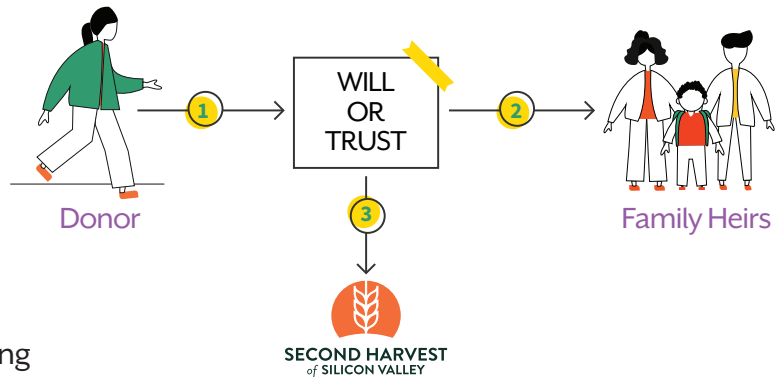
### Make a bequest or estate plan gift

A bequest is a gift from your estate—a transfer of cash, securities, or other property—made through your estate plans. A bequest costs nothing now and enables you to contribute to Second Harvest far into the future.

### Gifts from your will or trust

#### How it works

- Include a bequest to Second Harvest of Silicon Valley in your will or trust.
- Indicate a specific amount, a percentage of your estate, or a portion of the balance remaining in your estate or trust.
- Make your bequest unrestricted, for general use and purpose.



#### Benefits

- Your assets remain in your control during your lifetime.
- You can modify your bequest to address changing circumstances.
- Under current tax law there is no upper limit on the estate tax deduction for your charitable bequests.

## Sample bequest language

"I hereby give \_\_\_\_\_\* to Second Harvest of Silicon Valley, tax ID # 94-2614101, to be used for its general support."

\* Fill in the blank with the dollar amount, percentage of estate, or specific property you intend to give to Second Harvest.

## Is this gift right for you?

#### Do you:

- Want to help ensure Second Harvest's future viability and strength?
- Want the flexibility of a gift commitment that doesn't affect your current cash flow?

#### Ready to get started, but don't have a will?

Second Harvest has you covered. We've partnered with FreeWill, a secure online will and trust writing service that removes the usual barriers to estate planning — time, cost, and hiring an attorney — to make it free and accessible for all.

## Gifts from your retirement plan

A retirement plan gift can be a tax-efficient and simple way of including Second Harvest in your estate plan.



Consult with your financial/legal adviser(s)



Contact plan administrator to complete beneficiary designation form



After your lifetime, your retirement plan will transfer here to power our mission

### How it works

- Name Second Harvest of Silicon Valley as a beneficiary of your IRA, 401(k) or other qualified plan.
- Designate us to receive all or a portion of the balance of your plan through your plan administrator.
- After your lifetime, the balance of your plan passes to Second Harvest tax-free.

### Benefits

- Avoid the double taxation your retirement savings would incur if you designated your heir(s) as beneficiary(ies).
- Continue to take regular lifetime withdrawals.
- You can revoke us as beneficiary if your family's needs change.

### Qualified charitable distribution

#### Are you 70.5 or older?

We are delighted to share our new resource to help donors 70.5 or older make a tax-free gift from your IRA called a Qualified Charitable Distribution (QCD). Join our most tax-savvy donors by giving to Second Harvest directly from your IRA, while fulfilling your Required Minimum Distribution. Visit [shfb.org/pg](http://shfb.org/pg) to learn more.

## Gifts anyone can make

You can support causes you are passionate about with gifts that don't impact the way you live today by either designating your favorite charity to receive estate assets in the future or by making immediate gifts of assets that are "out of sight and out of mind."

### Designate and donate

Ask your bank, investment firm or life insurance company for a beneficiary designation form to **designate and donate**.



Stocks & Investments



Life Insurance



Bank Accounts

## Designate Second Harvest of Silicon Valley as a beneficiary of your donor-advised fund

A donor-advised fund (DAF) is a charitable investment account created for the sole purpose of supporting charitable organizations you care about.

While you may have charitable legacy intentions with your DAF account, execution of your intentions is best ensured with a succession plan.

### How it works

- You can do this when you create the fund, or if you already have one, contact your fund administrator to complete a change of beneficiary form.
- Name Second Harvest as the beneficiary of the entire account or a percentage of the fund.
- After your lifetime, the remaining funds pass to Second Harvest to support our mission.

### Benefits

- Continue to maximize the tax advantages of making a gift to a donor-advised fund.
- Recommend grants on an ongoing monthly, quarterly, semiannual, or annual basis.
- Option to revoke beneficiary if your charitable goals change.

### Learn More

Thank you so much for your support! Please let us know if we can provide more information regarding the ideas in this guide, confidentially and with no obligation.

If you have already included Second Harvest of Silicon Valley in your estate plans, please let us know so we may thank you personally for your commitment to our mission and vision.

For more information please contact us:  
408-266-8866 or [legacy@shfb.org](mailto:legacy@shfb.org)

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\*The material presented is not offered as legal or tax advice

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