

YOU ARE INVITED TO BE A PART OF NORTHEAST MICHIGAN'S FUTURE

You belong to a unique generation...the most generous in history. Since 1974, people like you who care about the future of Northeast Michigan have utilized the Community Foundation to give back to the causes they care about most in a way that is meaningful and beneficial to them and their families.

Help CFNEM maintain the communities and lifestyle you have enjoyed for the next generation by keeping some of your assets here, no matter what the future brings.

You can help preserve our local assets by setting aside a portion for Northeast Michigan - the home of your heritage, your childhood memories, your livelihood, your roots, your retirement, or perhaps all of these. Consider the opportunity to support your community through CFNEM or one of its affiliates, Iosco County Community Foundation, North Central Michigan Community Foundation, or Straits Area Community Foundation.

Establish your legacy today, for the future of Northeast Michigan!



TEN REASONS PEOPLE CHOOSE TO GIVE THROUGH THEIR COMMUNITY FOUNDATION:

ONE: We are a local organization with deep roots in the community.

TWO: Our professional program staff has broad expertise regarding community issues and needs.

THREE: We provide highly personalized service tailored to each individual's charitable and financial interests.

FOUR: Our funds help people invest in the causes they care about most.

FIVE: We accept a wide variety of assets and can facilitate even the most complex forms of giving.

SIX: We partner with professional advisors to create highly effective approaches to charitable giving.

SEVEN: We offer maximum tax advantage under federal law.

EIGHT: We multiply the impact of gift dollars by pooling them with other gifts and grants.

NINE: We build endowment funds that benefit the community forever and help create personal legacies.

TEN: We are a community leader, convening agencies and coordinating resources to create positive change.

ALREADY HAVE A WILL OR TRUST?

Consider revisiting your estate plan in the following situations:

- Family or personal circumstances change
- Birth or adoption of children
- Grandchildren
- Death of a spouse, child or beneficiary
- Marriage/divorce
- Marriage/divorce of a beneficiary
- Relocation to another city or state
- Changes in the size of your estate
- Starting, buying or selling a business
- Death of a business partner

THE LEGACY SOCIETY



Supporting Northeast Michigan's future,
and ensuring your legacy...
For good. For ever.®



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MAKING A COMMITMENT

When you commit to Northeast Michigan's future through a planned gift or bequest, you are eligible to join the Community Foundation's Legacy Society. As a member of the Legacy Society, you'll be invited to:

CHOOSE AN EXISTING FUND OR NAME A NEW CHARITABLE FUND

As you plan your legacy, you can choose to give to an already-existing fund or create a new fund and honor the name of your family or loved ones; you may choose anonymity; or you may want to honor an organization.

SHARE YOUR PERSONAL HISTORY

We'd like to preserve your story and photographs for future generations who will benefit from the grants from your named fund.

BE RECOGNIZED FOR YOUR COMMITMENT

We'd like to give others the opportunity to follow your example of community stewardship and leadership. Your name will appear in publications, on our website and on our Legacy Society Tree at the Community Foundation. (We also respect the wishes of those who prefer to give anonymously.)

Your planned gift or bequest puts you in good company today. Tomorrow, your endowed fund will be multiplied with gifts from other caring individuals and families to do good works in our community for generations to come.



PLANNING YOUR LEGACY TELL US WHAT IS IMPORTANT TO YOU

WHAT GOOD WORK CAN I DO?

You can support the arts, enrich education, protect the environment, provide human services, safeguard health, foster a stronger community and more. Our program staff has broad expertise and can target grants to make a difference where they are needed most.

WHEN SHOULD I INCLUDE THE GIFT IN MY ESTATE PLAN?

Any time you are drafting or changing your will or estate plan, you will want to consider charitable gifts. Your financial or legal advisor can provide guidance related to your personal estate, beneficiaries, income goals, taxes, and other considerations. In addition, you may find it simpler to designate the Community Foundation as a beneficiary to your 401(k), IRA or life insurance policy. When you notify us of your intentions, you automatically become a member of the Legacy Society.

MUST I GIVE A LARGE PORTION OF MY ESTATE TO JOIN THE LEGACY SOCIETY?

No. We realize individual circumstances vary. We value and appreciate all gifts and believe the best gift is the one that's right for the giver.

Named funds require a minimum gift of \$5,000.

HOW DO I PLAN A LEGACY GIFT?

Call your estate advisors, talk to us, or consult with both. We provide confidential philanthropic services to prospective donors and their advisors, without pressure or obligation. Making a legacy gift is easy:

- Make a beneficiary designation or include the Community Foundation in your estate plan.
- Notify us of your intentions so we can invite you to be a member of our Legacy Society.
- Upon your death, we establish a fund in the name you've chosen; we invest the principal and make grants from the income, honoring your charitable intentions and handling all administrative tasks.

WHY DO PEOPLE GIVE TO CHARITY THROUGH THEIR ESTATE PLANS?

Planning an estate gift allows you to strategically accomplish both financial and charitable objectives. For some people, a large charitable gift during their lifetime can be financially uncomfortable—since they may be uncertain about their health, wealth and personal commitments. An estate gift may make more sense.

You can still fulfill your personal goals of preserving your family name, honoring loved ones, providing for heirs, minimizing tax burdens and supporting the community you call home.

WHAT ASSETS SHOULD I GIVE?

Your professional advisor can recommend your most tax-advantaged assets any time you make a charitable gift. Many people choose to give stocks, real estate and other highly appreciated assets during their lifetime and designate 401(k), IRA and other retirement assets upon their death.