Now is the time to make sure your legacy of love will help those who need it most.

The Animal Rescue League's mission is to impact all aspects of the humane treatment of animals through quality service, accommodation and education.
WHAT IS PLANNED GIVING?
A planned gift is any charitable contribution (immediate or deferred) that considers the donor’s personal tax, financial and estate planning circumstances, which requires the participation of the donor’s professional advisors. All the options included here can offer tax advantages allowing you to take money that may be collected as tax and use it to provide a legacy of love and support for animals who need your help.

HOW CAN I HELP?
There are many ways supporters can continue their support of animals in need. Planned Giving methods vary depending on your own circumstances and wishes, but they all require planning. We are always here to discuss your needs or specific wishes; however, we encourage you to consult with an attorney or financial advisor before changing your Will or estate plan.

LIFE INSURANCE
Life insurance is a simple and inexpensive way to provide a significant gift to support animals. If you have an insurance policy, you can change the beneficiary to the Animal Rescue League (ARL). You can also make a gift of the policy to the ARL and contribute funds to enable us to pay the insurance premiums. The payment of future premiums by the donor on the policy that is owned by the ARL will be deductible in the year of the payment.

BEQUESTS
Your Will or revocable trust provides the flexibility of specifying exactly how you wish to provide for the animals. You can leave:

- A specific dollar amount gift
- A percentage of your entire estate
- Whatever is left after others are provided for
- A specific item or property

Bequest of property under your Will or revocable trust to the ARL is deductible for estate tax purposes at the full market value.

IRA OR RETIREMENT PLAN BENEFITS
These accounts and plans can be valuable assets as they grow tax deferred and are easier to accumulate retirement savings over taxable investments. However, both are subject to estate and income taxes when they pass to beneficiaries. If you designate the ARL as a primary or partial beneficiary, there isn’t estate tax or income tax on the amount passing to the ARL.

CHARITABLE GIFT ANNUITIES
A charitable gift annuity is a contribution made by a donor to a qualified charity that is part gift and part payment made in exchange for a life income for one or two persons. A contract would exist between you and the Berks County Community Foundation to provide you and/or other named beneficiaries with a guaranteed income at a competitive rate of return. After your lifetime, the annuity establishes a permanent charitable fund at the Foundation to benefit ARL.

CHARITABLE REMAINDER TRUSTS (CRT)
CRTs are excellent ways to make delayed gifts to the ARL and enhance lifetime income. CRTs provide immediate tax benefits and income to the donor.

CHARITABLE LEAD TRUSTS
A charitable lead trust can provide support for the animals and tax benefits. It differs from a CRT because a lead trust can make gifts to the ARL for a specified number of years or for the donor’s lifetime. At the end of the period, the remaining assets, and any growth, are passed to the donor’s heirs. There isn’t an income tax deduction but your gift or estate tax is greatly reduced and any growth is passed on gift and estate tax free.

GIFTS MADE NOW
The Animal Rescue League of Berks County is a 501(c)(3) nonprofit organization that relies solely on contributions from our supporters. A significant portion of our support comes from monthly, quarterly or annual gifts. All contributions are tax-deductible to the extent allowed by law.

Please note that this document is provided as general information about charitable giving options and strategies that help donors maximize tax savings while helping the Animal Rescue League. No part of this document is intended as legal advice. Please consult with a tax, estate planning or financial professional to determine the best option for your situation.