

## MEMBERSHIP IN THE RAPHAEL SOCIETY

The Raphael Society, named for our founder, St. Raphael Catholic Church, is comprised of donors who have made a special commitment to provide for the continued success of Loaves & Fishes Community Services in their legacy/estate plans. For this, we are especially grateful.

Please let us know if you have already included Loaves & Fishes in your estate plans. We would be happy to include you in The Raphael Society and share the benefits of membership with you.



### MISSION

**Loaves & Fishes provides food and leadership  
in the community by uniting and mobilizing resources  
to empower people to be self-sufficient.**

### VISION

**Ending hunger in our community.**

### CORE VALUES

**community, compassion, dignity, hope and service**

**For more information on planned giving contact:**

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**www.loaves-fishes.org**  
volunteer • donate • support



**Loaves & Fishes**  
Community Services

1871 High Grove Lane • Naperville, IL 60540 • PH: 630.355.3663 (FOOD)



**Loaves & Fishes**  
Legacy Giving

# LOAVES & FISHES

## Planned Giving

### WHAT IS PLANNED GIVING?

A planned gift is a specially structured gift that is usually part of your overall estate or financial plan. A planned gift may be revocable or irrevocable, frequently provides financial benefit to the charity at a future date rather than currently, and could be the largest gift a donor will make.

Types of planned gifts:

- BEQUEST
- CHARITABLE REMAINDER TRUST
- GIFTS OF APPRECIATED SECURITIES
- LEAD TRUSTS
- LIFE INSURANCE
- IRA BENEFICIARY DESIGNATION
- REAL ESTATE GIFTS

### WILL

Bequest gifts can be designated in the donor's will. You can choose to leave a specified amount from or a percentage of your estate. For samples of wording to be used in a will, please contact Loaves & Fishes.

### CHARITABLE REMAINDER TRUST

A charitable remainder trust is an irrevocable trust that pays you during your lifetime. The remainder is paid to Loaves & Fishes upon your death.



### GIFTS OF APPRECIATED SECURITIES

Instead of giving cash to Loaves & Fishes, shares of stock or mutual funds can be gifted and subsequently sold without incurring taxes. You will receive three benefits from this option: first, you will have assisted an organization that depends on your donation for its mission; second, you will avoid the capital gains tax of selling the security; and third, you will get a tax deduction for the value of the donated security.

### LEAD TRUSTS

A lead trust is an irrevocable arrangement that provides annual gift income from the lead trust assets to Loaves & Fishes over a period of years. At the end of that period, the remaining assets are given to non-charitable beneficiaries, usually children or grandchildren. Lead trusts are particularly appropriate for assets that are likely to appreciate substantially over the life of the trust (typically 10-20 years).

### LIFE INSURANCE

Naming the charity of your choice as the beneficiary of your life insurance policy is the simplest way to provide Loaves & Fishes with the death benefit proceeds from a policy. Consult your financial planner or attorney on acquiring appropriate language for setting up this gift.

### IRA BENEFICIARY DESIGNATION

Similar to a life insurance policy, naming Loaves & Fishes as the beneficiary to your IRA is a simple way to make a gift.

### REAL ESTATE GIFTS

There can be tremendous benefits to donating your home or vacation home to Loaves & Fishes. You will receive the tax benefit today, and remain in your home as long as you would like. After you no longer live in the home, Loaves & Fishes would then take possession.