



Estate Planning

"None come too early, none return too late"

Making gifts for the benefit of others is an excellent way to affirm your values and priorities. You can designate your gift to a specific program or building, to scholarship or education and research. Your gift can also be unrestricted and used where needed most. Planning your gift to Guest House may stretch the value of your donation, enabling you to do much more than you think possible. An estate gift may also benefit you and your family: your tax savings may be increased, and some estate gifts can provide you or a loved one guaranteed lifetime income.

A Bequest in a Will or Trust stipulates that an amount or a percentage of your estate will be given to Guest House after your lifetime. Your bequest can be designated to a specific program or building, to scholarship or to education and research, or it can be unrestricted and used where needed most.

Life-income gifts provide income to a donor and/or another individual age 60 or older. At the end of the beneficiary's lifetime, the remainder is given to Guest House.

A Gift of Retirement Fund Assets is a specific use of funds that would be heavily taxed if given to an individual—up to 85 percent. After your lifetime, the remainder of the donor's retirement fund can be assigned to Guest House as a designated or unrestricted gift.

A Gift of Life Insurance from a past policy no longer needed because of the death of the original beneficiary or a newly created policy to benefit Guest House in many ways.

Charitable Lead Trusts provide income to Guest House over a set number of years and then transfer assets to children or other individual(s) named by the donor. This plan enables heirs to receive assets while minimizing taxes.

Gifts of Appreciated Assets, such as stocks, bonds and mutual fund shares that have increased in value are another way of giving to Guest House. The donor receives an itemized income tax deduction for the full current value, and you also avoid tax on the increase in value. Real estate and other appreciated assets may be helpful to Guest House, and the donor may be able to continue living in a residence while saving on taxes. Other assets that may make helpful gifts while saving taxes include closely held stock, business practices (law, medicine, etc.), partnerships, contracts, leases, royalties and patents.

To learn more about estate planning please contact
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