



NARROW RIVER PRESERVATION ASSOCIATION

## THE NARROW RIVER PRESERVATION ASSOCIATION ENDOWMENT FUND

### PLANNED GIVING: PLANNING NOW TO GIVE LATER

Did you know that the Narrow River Preservation Association has an endowment at the Rhode Island Foundation? Our partnership with the Foundation gives us access to planned giving resources and professional endowment management. By contributing to our endowment, your charitable giving can benefit the Narrow River Preservation Association forever. The preferred way to make a gift to our endowment is to make your gift to the Narrow River Preservation Association, with your instruction that it be contributed to our endowment fund. Some options for giving include:

#### **Bequests**

Making a gift from your will or trust is simple. A charitable bequest can be a specific dollar amount, a percentage of your estate, or what remains after other bequests are made.

#### **Retirement fund assets**

Retirement fund assets from qualified plans or IRAs are ideal for charitable giving purposes because these assets are often heavily taxed. This option offers an opportunity to avoid income and estate tax.

#### **Charitable remainder trusts**

Charitable remainder trusts appeal to donors with appreciated assets such as real estate or securities. They allow you to receive income (or provide income to another person) for life with the knowledge that the funds remaining when the trust terminates will be used to support our endowment.

#### **Charitable gift annuities**

Charitable gift annuities guarantee you (or someone you name) a certain fixed income for life. At the death of the last annuity recipient, assets will be used to support our endowment.

#### **Life insurance**

Life insurance can be used as a charitable asset, thereby enabling you to be eligible for a charitable tax deduction based on the current value of the paid-up policy. Or you can support our endowment by making it the beneficiary of part or all of the insurance proceeds.

Please contact Richard Grant at (401) 783-6277 at the Narrow River Preservation Association to discuss these or other planned gift options.

*We do not provide legal or tax advice. You should always consult your legal, tax, or financial advisor to assist with your charitable planning.*



RHODE ISLAND  
FOUNDATION

The Rhode Island Foundation is the largest and most comprehensive funder of nonprofit organizations in Rhode Island. In 2012, the Foundation made grants of more than \$30.4 million to organizations addressing Rhode Island's most pressing issues and needs of diverse communities. Through leadership, fundraising, and grantmaking activities, often in partnership with individuals and organizations, the Foundation is helping our state reach its true potential. For more information, visit [www.rifoundation.org](http://www.rifoundation.org).