

## WILLS AND BEQUESTS

A gift via will or bequest is an ideal way to ensure that your and your family's needs are taken care of during your lifetime while benefiting a valued charity such as The Mary Culver Home as part of your legacy.

The following suggested language may be discussed with your legal counsel while developing your will or trust:

Unrestricted Bequest: "I give and bequeath to the The Mary Culver Home for Visually Impaired Women, EIN 43-0662450, [please insert dollar figure or estate percentage here], for the use and benefit of the mission and general purposes of The Mary Culver Home.

**For information on other types of bequests, contact Executive Director Amy Lepper for a confidential discussion.**



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Kirkwood, MO 63122

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THE  
*Mary Culver Home*  
FOR VISUALLY IMPAIRED WOMEN 

## Visionary Society

### ENSURE A LEGACY WITH LASTING IMPACT

The mission of The Mary Culver Home for Visually Impaired Women is simple:

"To provide visually impaired women with dignified, compassionate, holistic nursing care in a warm family atmosphere."

Donors may select from a variety of legacy, estate, or other options to support The Mary Culver Home, including:

- ◆ Charitable IRA Gifts
- ◆ Wills and Bequests
- ◆ Beneficiary Designations
- ◆ Donor-Advised Funds (DAFs)
- ◆ Stock Gifts



## CHARITABLE IRA GIFTS

If you are 70½ or older, you may make **Qualified Charitable Distributions (QCDs) from your Individual Retirement Account (IRA)**. The maximum annual amount that can qualify for a QCD is \$111,000. This applies to the sum of QCDs made to one or more charities in a calendar year. Your spouse can also make a QCD from his or her own IRA within the same tax year for up to \$110,000.

For a QCD to count towards your current year's Required Minimum Distribution, the funds must come out of your IRA by your annual distribution deadline, generally December 31. A QCD does not qualify for a charitable deduction (if you itemize on your federal return) nor does it count as taxable income during the tax year when you execute the gift.

**To make a QCD gift from your IRA**, please inform your IRA custodian that you intend to make a Qualified Charitable Deduction directly to The Mary Culver Home (EIN 43-0662450).

**To maintain the tax-advantaged nature of an IRA charitable distribution**, the check must be made payable to The Mary Culver Home and sent directly from your IRA custodian.



Please request that your IRA custodian include a cover letter or note identifying you as the donor and providing your mailing address so we may promptly acknowledge your gift.

## BENEFICIARY DESIGNATIONS

You can designate The Mary Culver Home for Visually Impaired Women as a beneficiary on your IRA, bank account, certificate of deposit, life insurance policy, or your brokerage account by listing the following on your institution's IRA custodian's beneficiary form:

**The Mary Culver Home  
for Visually Impaired Women  
EIN 43-0662450  
221 W. Washington Avenue  
Kirkwood, MO 63122**



**Please Note:** This content is intended for informational purposes and should not be interpreted as offering legal or financial advice. Please consult your attorney or financial advisor when considering a planned gift.

## DONOR-ADVISED FUNDS (DAFs)

A donor-advised fund is a simple, flexible, and tax-advantaged way you can make charitable donations, so you make the biggest impact.

You can quickly and easily designate a grant from your donor-advised fund to The Mary Culver Home through your financial institution (such as Fidelity Charitable or Schwab Charitable).

You can locate our organization by using our federal EIN: 43-0662450.

## GIFTS OF STOCK

If you hold long-term publicly traded securities (owned for more than one year), a gift of appreciated stock may allow you to support The Mary Culver Home while potentially avoiding capital gains tax and qualifying for a federal charitable income tax deduction (if you itemize), based on the stock's fair market value.

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