

# What's your legacy?

Legacy is the impact you make on those who come after you —the stories that are told about you and the lives you have affected. Will your legacy be thoughtful and intentional, or will it be happenstance? Will you put your resources to work for the rights we hold dear? Will your legacy provide for those who helped secure our rights?

**Plan your legacy. Start now.**

Gift	How to make your gift	Impact on income or assets	Benefits
<b>Life Insurance Proceeds</b>	<ul style="list-style-type: none"> <li>» Name SAGE as a beneficiary of your current policy</li> <li>» Transfer ownership of a policy to SAGE, or purchase a policy for SAGE</li> </ul>	<ul style="list-style-type: none"> <li>» Gift made with little to no cost to you</li> </ul>	<ul style="list-style-type: none"> <li>» Gift of the policy can result in an income tax deduction</li> <li>» If ownership is transferred, your payment of future premiums earns additional deductions</li> </ul>
<b>Retirement Assets</b>	<ul style="list-style-type: none"> <li>» Fill out the form; name SAGE as the beneficiary</li> <li>» Form available from financial advisor or the asset custodian's web site</li> </ul>	<ul style="list-style-type: none"> <li>» Avoids double tax on IRAs and other employee benefit plans</li> <li>» No income or estate tax</li> </ul>	<ul style="list-style-type: none"> <li>» Using highly taxable assets for a charitable gift leaves other assets for your family</li> </ul>
<b>Wills and Trusts</b>	<ul style="list-style-type: none"> <li>» Name SAGE as beneficiary in your will or living trust</li> <li>» Different ways including specific amount, percentage, or share of the residue</li> </ul>	<ul style="list-style-type: none"> <li>» No impact on assets during your lifetime</li> <li>» Gift changeable or removable during life</li> </ul>	<ul style="list-style-type: none"> <li>» Gift deferred during your lifetime</li> <li>» Full amount of donation exempt from federal estate tax</li> </ul>
<b>Real Estate</b>	<ul style="list-style-type: none"> <li>» Execute a deed transferring ownership to SAGE</li> </ul>	<ul style="list-style-type: none"> <li>» All expenses of ownership are removed from your estate</li> </ul>	<ul style="list-style-type: none"> <li>» Income tax deduction</li> <li>» Reduction or elimination of capital gains</li> </ul>

For other legacy gift options or for more information, contact [legacy@sageusa.org](mailto:legacy@sageusa.org)



Advocacy & Services for LGBT Elders

**We refuse to be invisible**