



Planned Giving

One gift of a life well lived is the legacy we leave to nourish our family and community. As an intimate member of our Bread for the Journey family, you have gifted us with your loving company. Together we have brought dreams to life and healing grace to unspeakable sorrow. If our work has touched you in any way, may we respectfully invite you to consider—as part of your legacy—a planned gift to Bread for the Journey? This can be as easy as giving to Bread for the Journey through your estate or long-term financial plans.

If you have already included a provision for Bread for the Journey International in your will or long-range financial or estate plan, please let us know so we can thank you and enroll you in our Legacy Circle. With your permission, Bread for the Journey will proudly recognize you in their Annual Report and other recognition documents.

Currently, Bread for the Journey International welcomes gifts established through Wills, Trusts, Life Insurance, IRA's, Retirement Plans, Pensions, and Charitable Trusts. The information that follows provides a basic overview of these gift vehicles.

This material is solely for educational and informational purposes and is not offered as, or intended to take the place of, legal or tax advice. Such advice can only be obtained from a qualified tax advisor, attorney, and/or financial planner. Please consult your own advisor when making estate or financial plans.

A Bequest in your Will

A bequest is a simple way to protect your loved ones first and then give back. Bequests in your will not only reduce estate taxes, but provide a legacy of support for an organization you care deeply about such as Bread for the Journey. A bequest can be established easily. To leave a percentage of your estate or a specific asset to Bread for the Journey, you can provide the following sample language to your attorney:

"I give, devise and bequeath to Bread for the Journey Inc., Taxpayer Identification Number 85-0376286, at 9 Santa Gabriella Court, Novato, CA 94945, [percent] of my estate [or a specific asset that you name]."

You may wish to leave the residue of your estate to Bread for the Journey International. The residue is the portion left over after you have provided for your heirs. Here is some sample language for your attorney:

"All the residue of my estate, including real and personal property, I give, devise and bequeath to Bread for the Journey Inc., Taxpayer Identification Number 85-0376286, at 9 Santa"

Gabriella Court, Novato, CA 94945, [____% of the remainder of my estate.]”

A sample codicil to a will is offered at the end of this document.

Life Insurance, IRA, Pension, Retirement Plan

Making a planned gift to Bread for the Journey International may be as simple as changing the designated beneficiary(ies) of an existing life insurance policy, Individual Retirement Account, 401(k) or other pension or retirement plan. There is no need to consult an attorney when making these changes, and this option is ideal when the original reason for the insurance protection or gift beneficiary designation is no longer needed.

Charitable Trusts

Charitable Trusts can help you meet a number of financial goals. Working with financial planners and attorneys, you can create a charitable trust designed to meet your needs. Funded by cash or securities, a charitable trust can provide income to you for retirement, educational expenses or other needs, and give a gift to our organization. The benefits will vary depending on which option you choose, how well it is funded, and at what stage in your life you begin, but the advantages remain the same: provision of annual payments to you or another recipient and a reduction of taxes owed. Bread for the Journey International receives either an outright gift, which provides substantial tax savings to the donor, or the remaining value of the trust upon expiration.



Bread for the Journey International is grateful to you for considering us as the recipient of your generosity. Please contact Bread for the Journey International at 415-895-5357 to discuss planned giving options or to let us know of your intent to include Bread for the Journey in your charitable gift planning.

your generosity
in action

Sample Codicil

This is a sample codicil. We suggest you work with your attorney to create a document that is in alignment with your current will and your wishes.

CODICIL TO THE WILL OF _____

I hereby amend my will dated _____, as follows:

Signed on [date] _____

Signature

The testator, _____, signed this codicil in our presence on the date it bears. Immediately thereafter, at the testator's request and in the testator's presence and in the presence of each other, we signed our names as witnesses. We certify that we believed the testator to be of sound mind and memory at the time of signing.

Witnesses:

_____ residing at

Witnesses:

_____ residing at

