

**ESTATE & GIFT**

**PLANNING**



**Dumb Friends League.**  
COMPASSION ALWAYS ♥

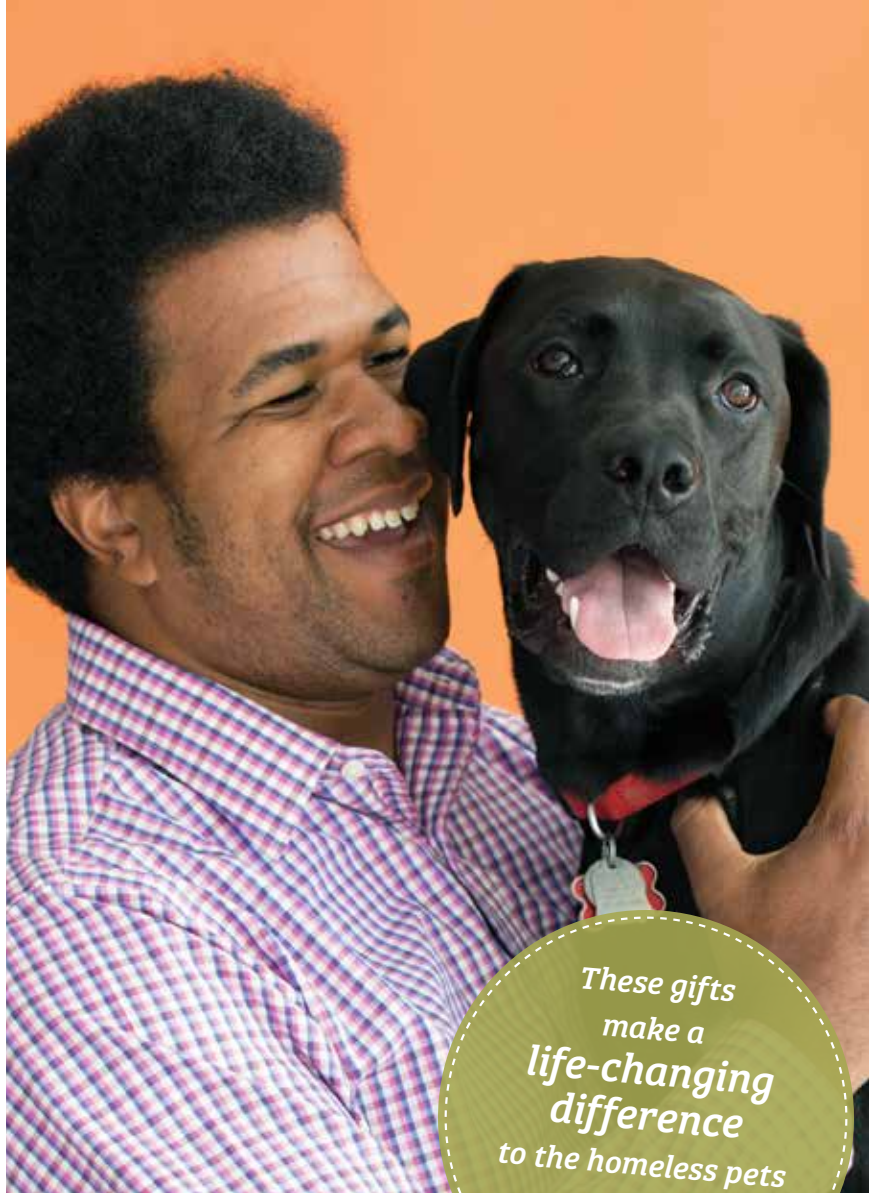
# HELP US ENSURE

# A BRIGHT FUTURE

Thank you so much for your interest in making a bequest to the Dumb Friends League. In this brochure, you'll find important information on creating or updating your financial and estate plans—all while helping homeless animals and making provisions for your own pets and equine after your lifetime.

Whether you choose to name the Dumb Friends League in your will or trust, create a gift that will provide you income for life, or give through your retirement fund or life insurance, these planning tools offer the opportunity to help ensure that we'll be here, committed to the welfare of animals, for many years to come.





*These gifts  
make a  
life-changing  
difference  
to the homeless pets  
and horses in  
our care.*

## THE REWARDS OF PLANNED GIVING

Planned gifts—which are donations made through your long-term estate or financial plans—allow you to contribute to a cause you care deeply about, while also considering your financial needs and tax-planning strategies.

Not only will these gifts make a life-changing difference to the homeless pets and horses in our care, they can also improve your financial and tax situation—both now and in the future. Planned giving may allow you to:

- Receive a current income-tax deduction
- Eliminate long-term capital gains tax
- Increase income and effective rate of return
- Reduce possible estate and gift taxes

Because planned gifts are generally deferred until after your lifetime, your current income or assets aren't affected. And with many planned gifts, you have the right to change your mind at any time throughout your lifetime as your personal situation and finances change.





## THE DR. MARY E. BATES FOUNDERS SOCIETY

Dr. Mary E. Bates, a Denver physician, was one of the early leaders of the Dumb Friends League, and she remained a driving force at the organization for many years. Upon her death in 1954, she left an estate gift that provided for homeless pets well beyond her own lifetime. The Dr. Mary E. Bates Founders Society honors individuals who have included the Dumb Friends League in their estate plans. Benefits include an annual luncheon, recognition at our shelters and in our annual report, and the option of enrolling your pets in our Pet Guardianship Program.

## PET GUARDIANSHIP PROGRAM

Once you have become a member of the Founders Society, you may designate the Dumb Friends League as temporary guardian for any pets or equines that outlive you. Your animals will arrive at our shelters as VIPs and be cared for as friends. Cats, dogs, certain birds and small mammals will stay in a volunteer foster home until a new family is found, while horses and other equine will enjoy life at our Harmony Equine Center until adopted. Your animals will be cared for with instructions provided by you.

## PLANNED GIVING OPPORTUNITIES

You can help homeless animals, become a member of our Dr. Mary E. Bates Founders Society and protect your own pets by creating an estate plan that includes a gift to the Dumb Friends League. The following pages highlight some of the many ways to make a gift in your estate plans.

# CHOOSE THE OPTION THAT MATCHES YOUR C

YOUR GIFT	Bequest	Outright gift of cash	Outright gift of securities	Outright gift of personal property	Gift of retirement plan assets
YOUR GOAL	Defer a gift until after your lifetime.	Make a quick and easy gift.	Eliminate tax on capital gains.	Share your enjoyment of a collection or other personal items.	Eliminate the twofold taxation on IRAs or other employee benefit plans (depending on age restrictions).
HOW TO MAKE THE GIFT	Name the Dumb Friends League in your will or living trust. (Designate a specific amount, percentage or share of the residue.)	Simply write a check or make a cash donation now.	Contribute long-term appreciated stock or other securities.	Donate tangible personal property related to the Dumb Friends League's tax-exempt function.	Name the Dumb Friends League as the beneficiary of the remainder of the assets after your lifetime.
YOUR BENEFITS	Control of your assets for your lifetime.  Gift entitled to estate tax charitable deduction for gift's full value.	Immediate income tax deduction.	Immediate charitable deduction.  Elimination of long-term capital gains tax.	Charitable deduction based on the full fair market value.  Removes property from future taxable estate.	Allows you to make the gift from the most highly taxed assets, leaving better assets for family.



# GOALS

Gift of life insurance	Retained life estate	Gift of real estate	Charitable remainder trust	Charitable gift annuity	Charitable lead trust
Make a large gift with little cost to yourself.	Give your personal residence or farm now, but continue to live there.	Make a gift of property no longer needed and generate an income tax deduction.	Secure a fixed and often increased income, or create a hedge against inflation.	Supplement income with steady payments that are partially income tax-free.	Reduce gift and estate taxes on assets you pass to children or grandchildren.
Change ownership on a life insurance policy you no longer need.	Designate ownership of your home to the Dumb Friends League, but retain occupancy for life.	Donate the property to the Dumb Friends League.	Create a trust that pays income annually; the principal is retained for the Dumb Friends League.	Establish a charitable gift annuity contract with the Dumb Friends League that pays a set amount for life.	Create a charitable trust that pays fixed or variable income to the Dumb Friends League, typically for a set number of years; the principal is retained for heirs.
Current income tax deduction.	Valuable charitable income tax deduction.	Immediate income tax deduction.	Variable or fixed income for life.	Current and future savings on income taxes.	Reduces your taxable estate.
Possible future deductions through gifts to pay future premiums.	Lifetime use of residence.	Reduction or elimination of long-term capital gains tax.	Immediate income tax charitable deduction.	Fixed payments for life for one or two individuals.	Property kept by your family, often with reduced gift taxes.

Please consult your financial advisor for details on all these options.



## WILLS & LIVING TRUSTS

Making a bequest to the Dumb Friends League in your will or living trust is simple; a few short sentences are all that is needed. You can decide whether you prefer to leave a percentage of your estate to us, a specific amount of money or item, or make the gift contingent on certain events. And because you are not actually making a gift until after your lifetime, you can change your mind at any time. Additionally, if your estate is subject to estate tax, your gift is entitled to an estate tax charitable deduction for the gift's full value.

### Benefits

- Distribute your assets according to your wishes.
- Save on estate taxes with proper planning.
- Make a bequest without giving up assets today.
- Change your mind at any time.

Please let us know if you have included the Dumb Friends League in your estate plans. We don't need to know the details; we would simply like to thank you and invite you to join the Dr. Mary E. Bates Founders Society.

## Sample language

To create a bequest to the Dumb Friends League, please provide your estate planning attorney with the following sample bequest language:

### PERCENTAGE OF ESTATE

Bequest a percentage of your overall estate, which allows you to increase your gift as your assets increase without revising your will.

"I hereby will, devise, and bequeath to the Denver Dumb Friends League, a Colorado nonprofit corporation with principal offices at 2080 S. Quebec St., Denver, CO 80231 ("Dumb Friends League"), \_\_\_\_\_ percent (\_\_\_\_\_%) of the rest, residue, and remainder of my estate to be used for its general purposes."

### SPECIFIC AMOUNT OF ESTATE

Give a specific dollar amount.

"I hereby will, devise, and bequeath to the Denver Dumb Friends League, a Colorado nonprofit corporation with principal offices at 2080 S. Quebec St., Denver, CO 80231 ("Dumb Friends League"), the sum of \_\_\_\_\_ dollars (\$\_\_\_\_\_) to be used for its general purposes."

### GIFT OF RESIDUARY ESTATE

Make a residual gift after other bequests are distributed.

"I hereby will, devise, and bequeath to the Denver Dumb Friends League, a Colorado nonprofit corporation with principal offices at 2080 S. Quebec St., Denver, CO 80231 ("Dumb Friends League"), the residue [or X% of the residue] to be used for its general purposes."

*"If [name of primary beneficiary] does not survive me, I give and bequeath my estate to the Denver Dumb Friends League."*

# GIFT OF CASH

You can support the Dumb Friends League during your lifetime with an outright gift of cash. You may also designate the League as a beneficiary of a bank account by completing a pay-on-death form. This does not require changing your will or trust and can usually be completed with a simple form.

## Benefits

- Get an immediate income tax deduction.

# GIFT OF SECURITIES

An outright gift of securities may meet your needs if you have securities that you've owned for more than one year and are worth more than you originally paid for them, and if you want to avoid paying taxes on their appreciation.

## Benefits

- Get an immediate charitable deduction.
- Eliminate long-term capital gains tax.

# GIFT OF PERSONAL PROPERTY

A collection or personal item may make a great outright gift to the Dumb Friends League.

## Benefits

- Get a charitable deduction based upon the fair market value of the item, if the gift is related to the Dumb Friends League's tax-exempt function.

# GIFT OF RETIREMENT PLAN ASSETS

You can name the Dumb Friends League as a primary or secondary beneficiary to receive all or a portion of the proceeds from retirement assets, such as an IRA, 401(k) or 403(b) plan.

## Benefits

- Eliminate all federal income and estate taxes when you name the Dumb Friends League as the beneficiary.

- Receive partial tax savings when you give the Dumb Friends League a specific amount before giving your family the remainder.
- Make the most cost-effective gift you can make, saving other less-taxed items for loved ones.

## GIFT OF LIFE INSURANCE POLICIES

You can name the Dumb Friends League as the primary or secondary beneficiary of all or a portion of your life insurance policies. You also can make an outright gift during your lifetime of fully paid life insurance policies that you no longer need.

### Benefits

- Your estate will not pay estate taxes on the policy proceeds the Dumb Friends League receives.
- If you make the Dumb Friends League owner of the policy, you will normally receive an income tax deduction equal to the policy's replacement value. If that value exceeds your tax basis in the policy, the deduction is limited to the basis.

## RETAINED LIFE ESTATE

You may contribute your personal real estate—such as your home, vacation property or farm—to the Dumb Friends League now, but continue to occupy the property during your lifetime.

### Benefits

- Get an income tax deduction.
- Enjoy use of the property during your lifetime.

## GIFT OF REAL ESTATE

Make a gift of real estate that is no longer needed to the Dumb Friends League. This may include homes or property.

### Benefits

- Get an income tax deduction.
- Enjoy a reduction or elimination of long-term capital gains tax.

# CHARITABLE REMAINDER TRUST

A charitable remainder trust is like a combination of a gift and an investment plan. You place assets in a trust, and you (and/or another beneficiary) receive lifetime income, with the Dumb Friends League receiving the remainder.

## Benefits

- Receive lifetime income (often greater than the yield on contributed assets).
- Obtain a partial charitable deduction.
- Eliminate up-front capital gains tax if you donate long-term appreciated securities.

# CHARITABLE GIFT ANNUITY

Through a simple contract, you may make a gift of cash, stock or other assets to the Dumb Friend League. In return, you receive a fixed amount each year for the rest of your life.



## Benefits

- Enjoy current and future savings on income taxes.
- Receive fixed payments for life for one or two individuals.

# CHARITABLE LEAD TRUST

A charitable lead trust pays fixed or variable income to the Dumb Friends League, typically for a set number of years. The principal of the trust is retained for heirs.

## Benefits

- Reduce your taxable estate.
- Pass on your assets to your heirs.

The information in this publication is not intended as legal advice and may not reflect current law. We recommend that you retain an attorney who specializes in estate planning so the people and organizations you care about will derive the greatest advantage from your gifts. We will be happy to work with your advisors to help you plan for tomorrow and receive maximum benefits today.

The following is essential information to share with your estate planning attorney:

### **Our legal name**

Denver Dumb Friends League

### **Federal tax ID#**

84-0405254

### **Business address**

2080 S. Quebec St., Denver, CO 80231

### **Type of entity**

Colorado nonprofit corporation

*To learn more about planned giving, the Founders Society and the Pet Guardianship Program, please contact:*

#### **RORY FRY**

Donor Relations Manager

720.241.7163

[rfry@ddfl.org](mailto:rfry@ddfl.org)

*The Dumb Friends League is a local, independent, nonprofit organization that relies on donations. We are not an affiliate of any national animal welfare groups.*

## OUR MISSION

Working with our compassionate community, we will end pet homelessness and animal suffering.

## OUR COMMUNITY COMMITMENT

As an organization, the Dumb Friends League is guided by:

**Compassion** for all animals that come through our doors—whether they are lost, relinquished or suffering, we will give them the treatment and care they need.

**Compassion** for every person that enters our facilities—whether they are here to adopt, here to find their lost pet or here because they are unable to care for their pet and trust us to treat it with love and kindness.

**Compassion** for people and animals in our community—providing spay/neuter services at reduced fees, investigating instances of animal mistreatment and neglect, offering behavior counseling to pet owners and delivering humane education to teach respect for animals.



To learn more,  
visit [ddfl.org](http://ddfl.org)  
or call 303.751.5772.