



Your**Giving**Guide

7 ways to help us create, find and support programs that directly improve the health and well being of children.



RONALD MCDONALD
HOUSE OF CHARLOTTE

Leaving a Legacy of Love Investing in the Future

The Ronald McDonald House of Charlotte opened in 2011, dedicated to the mission first established by the original House in 1974. Since then, the RMH of Charlotte has helped thousands of families find a home away from home while caring for their sick children.

At the RMH of Charlotte, we have received an outpouring of generous donations from you, our local community. Your kindness has allowed us to stand strong for families during the most difficult time of their lives, but the future looks to be no less challenging. In order to sustain the RMH of Charlotte, we rely on the continued support of our loyal contributors. Aside from the traditional giving you have blessed us with, there are other meaningful opportunities to help us continue to make an impact.

This booklet can serve as a roadmap as you search for the best way to include philanthropy in your long-term plans.

Thank you for partnering with us as we strive to support families in need.

Mona,
Mona Johnson Gilson
Executive Director

The Benefits of Charitable Planning Create a Plan That's Right For You

The helping hands of our supporters will allow us to continue providing a home away from home for families in need. That's why we invite you to work with us on Planned Giving.

The best part about it? Charitable tax deductions. We can work with you to make sure you receive the maximum benefits from your gifts.

This booklet will help you find the perfect blend of philanthropy and personal estate planning. There are also attorneys who specialize in determining the best course of action for you. We can work with your legal, tax or financial advisors to help you support your loved ones and the institutions that you care about. Together we can work out a strategy for the future that benefits you today.



Sarah and Katie,
Crouse, NC

Charitable Bequests

Support the House in Your Trust or Will

Remembering us in your estate plan or last will and testament allows you to donate any gift of your choosing to the RMH of Charlotte. Whether you bequest your money, belongings, or a percentage of your estate, you can assist future RMH of Charlotte children in need while bypassing potential estate and income taxes.

What Should I Leave?

Any type of asset that you leave to a charitable organization, like RMH of Charlotte, affords you an income tax deduction. In addition to using this tax deduction in the year you donate, there may be added tax benefits from your contribution.

Any stocks you have owned for more than one year that have risen in value since purchased can be donated with no tax on your gains.

Another option is to bequeath tangible belongings like jewelry, furniture, or art. When donating personal property you can take an immediate tax deduction for the full value of the gift.

*Gifts of personal or real property are subject to review and approval by RMH of Charlotte.



Lillian, Morganton, NC
and Ed, Whiteville, NC



Darrin, Heather and Tucker,
Harrisburg, NC

Valuable Benefits for Any Goal

Gift	Your Goal	How to Make Gift	Benefits
Bequest	Plan a gift for after your time	List us in your living trust or will	Reduce total tax on your estate
Cash	Simple and straightforward giving	Check or cash	Instant income tax deduction
Securities	Maximize tax breaks	Sign over appreciated securities	Receive a charitable deduction plus avoid tax on appreciated value of securities
Gift of Personal Property	Pass on the joy of your collection or other personal item	Bequeath belongings or collections	Receive a deduction based on fair market value
Retirement Plan	Provide for your heirs while still contributing to charity	Designate RMH of Charlotte as beneficiary	Help your family avoid double taxation
Life Insurance	A large gift at a low cost	Name us as a beneficiary or owner	You may receive an immediate income tax deduction for the fair market value (if RMH of Charlotte is the owner)
Real Estate	Turn unneeded real estate into a tax-reducing donation	Donate the property outright or consider a bargain sale	Gain a sizable income tax deduction while eliminating long-term capital gain taxes

Retirement Plan Assets

Avoid Double Taxation

Most retirement plan assets face double taxation. Any assets that were funded with pretax dollars and remain in a retirement plan may be hit with both estate and income taxes.

If you have alternate arrangements to care for your family there is another way to put your retirement plan assets to good use. Rather than burden your family with the prospect of double taxation, you can name RMH of Charlotte your beneficiary. As a non-profit, RMH of Charlotte does not pay income tax on retirement plan distribution.

Whether you decide to donate the entire plan or donate a partial value and give the rest to your family, you will receive tax discounts for the amount of your donation.

Life Insurance

A Large Gift at a Low Cost

A life insurance policy you still own but no longer need can make a practical gift to the RMH of Charlotte.

Whether you decide to name us as beneficiary or owner of your life insurance, you will eliminate any taxes on the policy. If you name us as a beneficiary of your life insurance, your estate will receive a tax deduction for the amount of the insurance proceeds. Naming us a contingent beneficiary will ensure that your family's needs are taken care of first, while still making a generous contribution to the RMH of Charlotte.

If you name us as owner of your life insurance policy, you will earn an income tax deduction on the day of your gift. The deduction will be for either the fair market value or cost basis, whichever is lower.

Real Estate

A Simple Solution for Unneeded Property

Deciding what to do with your real estate can be a complicated undertaking. A donation of property that you no longer have a need for makes a generous and tax-friendly gift.

If you've decided to make a donation of real estate to the RMH of Charlotte, there are a couple of options available to you:

- If you give the property outright to the RMH of Charlotte, you will earn an immediate tax deduction.
- You may also want to consider a bargain sale. In a bargain sale, the donor sells the property to a charitable organization for less than market value. Thus, you receive immediate cash from the sale while still bypassing taxable gain on the gift portion and receiving a charitable deduction for that amount.

The Living Legacy of Charlotte

An Everlasting Connection

The Living Legacy of Charlotte is a group of supporters who include the RMH of Charlotte in their planned giving. If you have included us in your will or other estate plans, and would like to unite with other like-minded individuals, contact us about joining the Living Legacy of Charlotte.

Questions? Call Jenna Westbrook at 704-288-5319

The House That Love Built





Jenna Westbrook

Development and Communications Director
704.335.1191 | jennawestbrook@rmhofcharlotte.org

Ronald McDonald House of Charlotte

1613 E. Morehead St. Charlotte, NC 28207

www.rmhofcharlotte.org



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