There are many giving strategies that make sense in a changing economy and support our mission today.

**Why Giving Stock Makes Sense**
Even during hard times, you may still have stocks and bonds worth more today than when you purchased them. When making a charitable gift of appreciated securities owned for more than one year, you will receive two tax benefits.

1. You are entitled to a federal income tax deduction based on the current fair market value of the securities, regardless of their original cost.
2. You will be exempt from paying capital gains taxes on any increase in value—taxes you would pay if you had otherwise sold the securities.

**Play by the Rules**
To realize full tax benefits, keep these IRS rules in mind.

**Donate long-term appreciated property** to get a deduction based on the full fair market value. Otherwise, for most assets you’ve owned one year or less, only the cost basis is deductible.

**Watch the ceiling.** The income tax deduction for long-term capital gain property is limited to 30% of your adjusted gross income, but the excess is deductible for up to five additional years.

**Your Next Step**
A tax or legal advisor can provide you with additional information. We would be happy to assist you as well. Simply contact Nancy Graydon at ngraydon@glaucoma.org or 415-986-3162 ext. 231, and we can work with you to find a way to give that meets your goals.
Your Life’s Work

Why do you give? Do you want to make a real difference? Is your generosity a reflection of your values, or a way to inspire others to give? Whatever the reason you support Glaucoma Research Foundation, it’s clear you believe in what we do.

Because of your connection to our sight-saving work, it’s natural that you would like our mission to continue well into the future. How? By making a future gift as part of your legacy.

Create Your Legacy at Glaucoma Research Foundation

You can continue your generosity long after your lifetime. Some options include:

- **Percentage giving.** Through your will, you can designate percentages of your estate as you see fit. For example, designate 5% of your total estate to GRF, while leaving 95% to loved ones.

- **Blended giving.** Give an outright gift of cash or other assets today, combined with a future gift, such as naming GRF in your will.

- **Beneficiary designation.** A simple form is all it takes to name us as a beneficiary of your retirement plan assets, unneeded life insurance policy or donor advised fund.

Collectibles? Yes, They Count!

Did you know that art, furniture, jewelry and collectible items are part of your estate? Find out how to inventory your assets with our FREE guide. Use the enclosed reply card to get your copy today.

Your life’s work (and subsequent legacy) is your opportunity to make a statement. Whatever the reason behind your giving, we are here to help you fulfill your goals. Contact Nancy Graydon at ngraydon@glaucoma.org or 415-986-3162 ext. 231 with any questions.
4 Your Future
The Documents Everyone Should Have

You don’t have to be an expert to create a successful estate plan. All you need are four essential documents. Our team has helped supporters like you use their estate plans to further our mission. We’d be honored to help you, too.

1. Last will and testament and/or trust—Controls how your assets, such as money and property, are distributed after your lifetime. Without a will, the state you live in decides what happens to your assets. Trusts allow you to make special arrangements for the management of your assets for yourself and others, such as sheltering assets for a surviving spouse, or benefiting heirs or your favorite nonprofits.

2. Durable power of attorney for finances—Names a person who will have the legal right to handle financial matters on your behalf if you are unable to do so.

3. Durable power of attorney for health care—Also known as a health care proxy, this document addresses all medical treatment. It names one or more individuals you trust to make medical decisions on your behalf if you are incapacitated.

4. Living will/advance directive—Documents your wishes regarding life-sustaining care.

Do I Need a Trust?
If you answer yes to any of these questions, a trust may be right for you:

- Do you want to avoid probate to keep your distributions private and speed up the settlement process?
- Do you have real estate located out of state?
- Does someone with special needs depend on you for care?

Honor Someone Special
Making a gift in honor of someone else keeps that special person’s memory alive through your generosity to a shared cause.
Now We’re Talking
3 Conversations to Have This Year

Think of the biggest decisions you’ve made in your life: moving to a new town, making a major purchase, changing jobs, retiring. How many of those decisions did you make only after consulting loved ones, experts or both? Probably most or all of them.

Choosing to include a charitable gift in your estate plan is no exception. For peace of mind, it helps to talk to these critical “team members” as part of the process.

Your Loved Ones
You likely have family members and/or close friends whose input you value. And you may want to provide for them after your lifetime. Balancing that with a desire to help our mission in the future is easier than you may think, thanks to percentage giving.

Conversation Starters
• “Providing for you is one of my top priorities.”
• “I also want to create a future free from glaucoma after my lifetime. That’s why I plan to give ____% of my estate to Glaucoma Research Foundation.”

Your Financial Planner
Reach out to a trusted advisor to ensure your charitable vision aligns with your financial goals.

Conversation Starters
• “I have this charitable goal. How can I make it fit with my long-term financial plan?”
• “What are the best gift vehicles for my personal financial situation?”

Your Favorite Nonprofits
We are always happy to answer your questions. Plus, notifying us about your gift ensures that your wishes are carried out as you intend.

Conversation Starters
• “How will my gift impact Glaucoma Research Foundation’s mission?”
• “What are GRF’s plans and goals for the future?”

Let’s Talk!
Contact Nancy Graydon to start the conversation about your future impact today.