

## What about life insurance?

Life insurance is another instrument that many people use to contribute to an organization they care about.

By making Clermont Senior Services the beneficiary of an insurance policy, the value of the gift can be magnified. Also, the amount of estate or death taxes may be reduced.

If you change the ownership of the policy to Clermont Senior Services, you may also be able to deduct the cash value of the policy and any future premiums for income tax purposes.

## What is a memorial?

Memorials are a way to honor or remember friends and loved ones. The donor makes a gift in memory of the deceased.

CSS sends a letter of acknowledgement and appreciation to the deceased person's family. The amount of the gift is kept confidential.

Memorials can be made at the time of death or as often as the donor wishes, such as the anniversary of their loved one's death, birthday, or the holidays.

***When you leave a legacy,  
you make a lasting  
difference.***

## Other Planned Giving Options

### *Charitable Remainder Trusts*

*Unitrust*— may provide a hedge against inflation if the trust increases in value

*Annuity Trust*—a fixed dollar amount or percentage of initial value is paid to beneficiaries annually.

### *Revocable Charitable Remainder Trusts*

Donor retains control over the principal until death of last beneficiary. Avoids expense of probate and ensures that income for a family member will not be interrupted. Less vulnerable to contest than a will. Upon death of donor, the trust becomes irrevocable.

### *Retained Life Estate*

Donor leaves residence or farm to CSS, but retains right to use it during lifetime or term of years.

### *Charitable Lead Trusts*

CSS receives income from the trust for a number of years. Principle then returns to whomever holds the reversionary interest. Enables

*This brochure is a summary of giving opportunities and is not intended to offer advice to individuals. Please consult your attorney and/or financial advisor.*

CLERMONT SENIOR SERVICES  
*service with heart*

2085A Front Wheel Drive

Batavia, OH 45103

Phone: 513-724-1255

Fax: 513-536-4006

Email: [info@clermontseniors.com](mailto:info@clermontseniors.com)

*Leave more  
than  
memories...*



Clermont  
Senior  
Services

724-1255

[www.clermontseniors.com](http://www.clermontseniors.com)

# Giving is not limited to your lifetime.

## When you leave a legacy, you make a lasting difference.

Sometimes people who are not able to contribute to our organization while they are living, leave a bequest in their will. This is a way of letting us know how much they value the work we do.

The highest compliment you can give Clermont Senior Services is to remember us in your will.

## How do I leave a gift to an organization that I admire?

There are several ways, but the most common is through a will. Many people set aside a certain dollar amount. Others leave a percentage of their estate. Some people give something they own like a car or their home. Others leave a paid-up life insurance policy.

Gifts may be designated for a particular program or service at Clermont Senior Services, or left as unrestricted and used for the greatest need.



## Do I really need a will?

A will is one of the most important documents you will ever sign. If you want to leave your estate to your family and remember organizations that you value, you must have a will to make sure your wishes are followed. Without a will, you may lose control over your belongings after death.

Also, taxes and estate settlement expenses can be minimized with a valid and current will. Here are some things to remember.

- No matter what your age is, now is the time.
- Nothing can replace a face-to-face meeting with an attorney.
- Things change. An outdated will could create more problems that it solves. Review it regularly.
- A will is worthless if it cannot be found. Location is another advantage of having a lawyer.

## Must I have a large estate in order to leave a gift?

You might think you have to be wealthy to have an estate. That's not true. You do not have to have a large estate. An estate is simply a word used to describe property, money or personal belongings that you may have at the time of your death. Anyone can leave a gift from their estate, regardless of its size.



## Do I tell the charity I've left a gift?

This is up to you. We like to know in advance so we can recognize your generosity. We can also tell you about specific opportunities for giving. However, it is entirely your decision to make.

Our mission is to improve the quality of life for older adults by providing a broad range of home and community based services, enabling them to remain as active and independent as possible.