

### *Planned Giving*

You can be part of planning for the future of STAR. Help us ensure that we are able to continue to offer life-long support to the people we serve.

### *Bequest in Your Will*

There is no minimum amount required. All bequests are important to us regardless of size and are gratefully received. To make a bequest commitment, simply contact STAR to request the proper wording, then ask your attorney to revise your current will. Designating a portion of your estate to a charity may reduce the amount of taxes that your heirs will owe.

Please help us honor your wishes by using the following specimen language in your will:

#### *General Bequest*

I give, devise and bequeath to STAR, 182 Wolfpit Avenue, Norwalk, CT 06851, EIN 06-0726489 \_\_\_\_\_% or \$ \_\_\_\_\_ for its general purposes (or list specific property or a percentage of the estate).

#### *Residuary Bequest*

I give, devise and bequeath to STAR, 182 Wolfpit Avenue, Norwalk, CT 06851, EIN 06-0726489 all of the rest, residue and remainder of my estate for its general purposes.

#### *Contingent Bequest*

If \_\_\_\_\_ (insert name of beneficiary) predeceases me or disclaims any interest in \_\_\_\_\_ (describe the asset or portion of the estate), I give such property to STAR, 182 Wolfpit Avenue, Norwalk, CT 06851, EIN 06-0726489 for general purposes.

#### *Charitable Remainder Trusts*

You may also wish to consider establishing your own individual charitable trust that would benefit you and your family first, and then provide support to STAR. Your own Charitable Remainder Unitrust or Annuity Trust could provide you with the flexibility your planning needs require, while making it possible for you to be a more generous philanthropist without sacrificing personal and family goals.

### *Life Insurance*

Either an old policy you no longer need or a new one taken out especially for this purpose would make a great gift to STAR. To make STAR the beneficiary of an existing policy, you simply need to complete a change of beneficiary form. To give the policy itself to us, ask for an assignment of ownership form from the insurance company and fill it out. Please let us know in advance of doing either. A new policy can be assigned to STAR after you make the first premium payment. In some cases, there can be significant income and estate tax advantages for making a gift in this way.

### *Your IRA or another traditional retirement plan*

If you are age 70 ½ or older and are required to make withdrawals from your retirement plan, a gift to STAR can help offset the income tax incurred by mandatory withdrawals. You can make a tax-free from your IRA directly to STAR. Simply contact your retirement fund custodian for the correct form to make a charitable rollover gift.

You may also want to consider making STAR the beneficiary of your retirement fund, which will greatly reduce the amount of estate taxes your heirs will pay.

### *Supplemental Needs Trusts*

We understand that planning for the future of your loved one can be a confusing and overwhelming experience. We understand the process and can guide you through the process of setting up a community trust to ensure continued security and stability for your family member.

### *Nonprofit Designation*

STAR Foundation is a non-profit, recognized as a 501(c)(3) by the IRS. Donations made, where a return of good or services are not provided, are tax deductible.