

WHAT TO GIVE	YOUR GOAL	YOUR BENEFITS
GIFTS OF STOCKS AND BONDS	<ul style="list-style-type: none"> By making a gift of your appreciated securities, you can avoid paying capital gains tax that would otherwise be due if you sold these assets. 	<ul style="list-style-type: none"> Avoid paying capital gains tax. Receive a charitable income tax deduction. Enjoy possible increased income.
GIFTS OF REAL ESTATE	<ul style="list-style-type: none"> If you own appreciated real property (such as your home, vacation property, vacant land, farm land, ranch or commercial property), you can avoid paying capital gains tax by making a gift to us. 	<ul style="list-style-type: none"> Avoid paying capital gains tax. Receive a charitable income tax deduction. Leave a lasting legacy.
GIFTS OF RETIREMENT ASSETS	<ul style="list-style-type: none"> By making a testamentary gift of your retirement assets such as a gift from your IRA, 401k, 403b, pension or other tax deferred plan, you can help further our work for many years. 	<ul style="list-style-type: none"> Avoid leaving a taxable gift. Estate tax charitable deduction.
GIFTS OF CASH	<ul style="list-style-type: none"> A gift of cash is a simple and easy way for you to make a gift. You will receive a charitable income tax deduction that will provide you with savings on this year's tax return. 	<ul style="list-style-type: none"> Make an immediate impact on our work with the homeless and hungry. Benefit from a charitable income tax deduction.
GIFTS OF INSURANCE	<ul style="list-style-type: none"> If your life insurance policy is no longer needed or will no longer benefit your survivors, consider making a gift of a current or new policy to help further our work with the homeless. 	<ul style="list-style-type: none"> Income or estate tax deduction. Income tax deductions for annual contributions to help Joy Junction maintain the insurance policy.

Joy Junction, Inc.

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Phone: (505) 217-9586 • Facsimile: (505) 217-9590 • mylegacy@joyjunction.org

Homeless Shelter: 4500 2nd St. SW, Albuquerque, NM 87105

Corporate Office: 400 Gold Ave. SW, Ste. 800, Albuquerque, NM 87102

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

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HOW CAN WE HELP?

I have reviewed your brochure on Planned Giving and would like to speak with someone who can provide additional information regarding:

- ☐ Bequest
- ☐ Charitable Gift Annuity (CGA)
- ☐ Charitable Remainder Trust (CRT)
- ☐ Charitable Remainder Unitrust (CRUT)
- ☐ Charitable Lead Trust (CLT)
- ☐ Life Estate Reserved
- ☐ Bargain Sale
- ☐ Life Insurance
- ☐ Retirement Assets
- ☐ Other

Name: _____

Street: _____

City: _____

State/Zip: _____

Home Phone: _____

Alternate Phone: _____

e-mail: _____

(Please complete, cut off panel, place in envelope and mail to PO Box 27693, Albuquerque, NM 87125. All inquiries are treated with complete confidentiality.)

The names and images show here are representative of typical donors and may or may not be actual donors to Joy Junction. Under federal rules, your benefits may be different from this example. Please contact us to obtain more specific information.

Joy Junction
New Mexico's Largest Homeless Shelter

Planned Giving Series

HOW CAN I
BENEFIT
FROM A
PLANNED
GIFT?



Overview of Gifts
and Benefits

HOW TO GIVE	YOUR GOAL	HOW IT WORKS	YOUR BENEFITS
BEQUEST	<ul style="list-style-type: none"> • Maintain control of your assets during life. • Make a gift to Joy Junction when you pass away. 	<ul style="list-style-type: none"> • You designate Joy Junction as the beneficiary of your asset by will, trust or beneficiary designation form. 	<ul style="list-style-type: none"> • Estate tax charitable deduction. • Life use and ownership of your property.
CHARITABLE GIFT ANNUITY (CGA)	<ul style="list-style-type: none"> • Receive fixed income for life. • Avoid capital gains tax on the sale of your appreciated property. • Enjoy the benefit of tax savings from a charitable deduction. 	<ul style="list-style-type: none"> • You transfer your cash or appreciated property to Joy Junction in exchange for our promise to pay you fixed payments (with rates based on your age) for the rest of your life. 	<ul style="list-style-type: none"> • Charitable tax deduction. • Fixed income for life. • Partial bypass of capital gain. • Possible tax-free payments.
CHARITABLE REMAINDER TRUST (CRT)	<ul style="list-style-type: none"> • Transfer your appreciated property without paying capital gains tax. • Enjoy regular income for life or term of years. • Receive the benefits of tax savings from a charitable deduction. 	<ul style="list-style-type: none"> • You transfer your cash or appreciated property to fund a charitable trust. • The trust sells your property tax-free and provides you with income for life or a term of years. 	<ul style="list-style-type: none"> • Charitable tax deduction. • Income for life or a term of years. • Possible income growth over time. • Avoidance of capital gains tax.
CHARITABLE LEAD TRUST (CLT)	<ul style="list-style-type: none"> • Pass on cash or property to your family, or make annual gifts to Joy Junction in the future. • Avoid substantial gift or estate tax. 	<ul style="list-style-type: none"> • You fund a trust that makes gifts to Joy Junction for a number of years. • Your family receives the trust remainder at substantial tax savings. 	<ul style="list-style-type: none"> • Gift or estate tax deduction. • Trust assets plus appreciation pass to family at a reduced cost.
LIFE ESTATE RESERVED	<ul style="list-style-type: none"> • Remain in your home for life. • Receive a charitable income tax deduction. 	<ul style="list-style-type: none"> • You give your property to Joy Junction but retain the right to use the property during your life. 	<ul style="list-style-type: none"> • Charitable tax deduction. • Lifetime use of property.
BARGAIN SALE	<ul style="list-style-type: none"> • Transfer your property and receive cash or debt relief without paying substantial taxes. 	<ul style="list-style-type: none"> • We purchase your property for less than fair market value. • You receive the cash and a charitable deduction for the difference between the market value and purchase price. 	<ul style="list-style-type: none"> • Cash from sale. • Charitable tax deduction. • Partial bypass of capital gain.

Joy Junction provides a hand up to homeless and hungry men, women, children, and families. With food, shelter, clothing, recovery programs, and life skills training, we empower individuals to re-enter the workforce and break the cycle of homelessness, one life at a time!



PLANNED GIVING OVERVIEW

Planned giving can help you plan your estate and charitable giving, in ways that most benefit you. It can also allow you to leave a legacy of hope, and carry on important work. There are many ways you can make a planned gift to Joy Junction and enjoy tax and income benefits.

This brochure provides you with a quick overview of select planned giving options. For more detailed information, please visit our website, or contact us using the form attached, email or telephone.

We are available to help you make the right decision for you and your family.

joyjunctionlegacy.org

