



## *What to Give*

### **Cash**

Making a gift of cash is as simple as writing a check or clicking “Donate Now” to authorize a charge on your credit card to fund a program of your choice. We will put your contribution to work right away.

### **Securities**

Giving appreciated stock which you have owned for at least one year is one of the most popular ways to support charitable causes. There are tax benefits in doing this and it is quick and simple to transfer securities. For instructions on how to make a transfer please refer to the Resources section of this website. If you have bonds, mutual funds or closely held stock, contact us to discuss a possible gift and how to make it. Securities can also fund Charitable Gift Annuities, Charitable Remainder Trusts and Charitable Lead Trusts. You can also bequeath securities in your Will.

### **Retirement Plan Assets**

You can name one of our programs as the beneficiary of your IRA, 401K or other retirement plans. These bequests are heavily taxed to heirs, so charitable giving from a retirement plan may be a better choice. You might also consider making a gift of its after-tax values to a tax exempt deferred giving plan.

## **Real Estate**

Real Estate such as your home, farm or commercial property can be used to fund a gift that will allow you to preserve cash, provide you with income during your life and give you significant tax advantages. You can use your home as a life estate providing you a residence until your death while also giving you an immediate tax deduction. You can also leave your real property to one of our programs or it can be used to create a fund of your choice at your death.

## **Closely Held Stock**

Giving your closely held stock to fund a gift such as a Charitable Remainder Trust is a way for you to make a sizeable charitable contribution, receive lifetime income and have many tax advantages. Your stock could also be used to fund a Lead Trust that will eventually pass to the next generation.

## **Life Insurance**

Leaving life insurance is a way to leverage your gift. You can make the New Jersey Institute for Social Justice the beneficiary of an existing paid up policy or you can set up a new life insurance policy. Either will give you tax benefits and is a way to make a larger gift than you could make with cash.

## **Personal Property**

The New Jersey Institute for Social Justice will accept gifts of your personal property such as art collections, collections of other valuables, and even the entire contents of your home. We will convert your assets to cash to fund one of our programs or operations.

## **Assets from Charitable Remainder Trusts**

The New Jersey Institute for Social Justice can be named as the beneficiary of a charitable remainder trust. We will make sure the assets go to the program you choose.