



Donate to the Civil War Round Table of Eastern Pennsylvania, Inc.

**Your generosity will help maintain our mission
of education and historical preservation!**

Donations may be tax-deductible as the CWRT is a 501(c)3 non-profit corporation

We understand that your circumstances may change, and you can change or rescind your gift at any time.

Here are some suggestions of way to donate:

Bequest

To make a charitable bequest, you need a current will or revocable living trust.

I, [name], of [city, state ZIP], give, devise and bequeath to the Civil War Round Table of Eastern Pennsylvania, Inc. [written amount or percentage of the estate or description of property] for its unrestricted use and purpose.

Stock or Other Securities

By donating appreciated securities that you have owned for more than one year to Civil War Round Table of Eastern Pennsylvania, Inc., you will be exempt from paying capital gains taxes and experience other tax benefits.

Here's how it works:

1. You give securities. You receive an income tax deduction.
 2. Civil War Round Table of Eastern Pennsylvania, Inc. receives securities, sells securities, and receives the cash proceeds.
- 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.
 - You are entitled to a federal income tax deduction when you itemize based on the current fair market value of the securities, regardless of their original cost.

- The income tax deduction for long-term capital gain property is limited to 30 percent of your adjusted gross income in the year you make the gift, but your excess deduction is deductible for up to five additional years.
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Retirement Plan Assets

Did you know that most traditional retirement plan assets are facing taxation? Assets remaining in retirement plans funded with pretax dollars are considered "income in respect of a decedent" at your death—so the amount left to heirs is diminished because the recipient must pay income taxes on it!

To protect your heirs from heavy taxes, get the most value from your nest egg, and create a lasting legacy, consider leaving a portion of your retirement plan assets to Civil War Round Table of Eastern Pennsylvania, Inc.

Here's how it works:

1. You name Civil War Round Table of Eastern Pennsylvania, Inc. as beneficiary of all or parts of your retirement plan assets.
 2. Civil War Round Table of Eastern Pennsylvania, Inc. receives the balance of the plan at your death.
- Designate the Civil War Round Table of Eastern Pennsylvania, Inc. as the primary beneficiary for a percentage (1 to 100 percent) of your retirement plan assets.
 - Designate a specific amount to be paid to the Civil War Round Table of Eastern Pennsylvania, Inc. before the remainder is divided among family beneficiaries.
 - Make the Civil War Round Table of Eastern Pennsylvania, Inc. the contingent beneficiary to receive the balance only if your loved one, as primary beneficiary, does not survive you.
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Life Insurance

When you own a life insurance policy with accumulated cash value, you are essentially sitting on a pile of money. When the original purpose for the protection no longer applies—such as to educate children now grown or to provide financial security for a spouse now deceased—your life insurance can be redirected to help support Civil War Round Table of Eastern Pennsylvania, Inc.

One option is to name Civil War Round Table as the beneficiary and assign us ownership of the policy as a charitable gift. Another option is to name Civil War Round Table as primary beneficiary while you retain ownership of the policy; however, this option does not qualify you for an income tax deduction.

Here's how it works:

1. You give a life insurance policy.
2. You receive an income tax deduction if you itemize.
3. The policy is kept or cashed by Civil War Roundtable of Eastern Pennsylvania, Inc.
4. Another option is to name NSDAR as primary beneficiary while you retain ownership of the policy; however, this does not qualify you for an income tax deduction.

You can also donate a new policy. In most states, you can purchase a new insurance policy and name the Civil War Round Table of Eastern Pennsylvania, Inc as the beneficiary and owner of the policy. Rather than paying premiums to the insurance company, you make tax-deductible cash gifts to cover the annual premiums. Even greater leverage is possible when two donors, usually spouses, purchase a two-life, second-to-die policy. With two lifetimes before the payment of death benefits, a future gift to us will cost you even less.

Transfer from an IRA

IRA owners must be age 70 1/2 or older to make a tax-free charitable contribution. Those who meet the age requirement can transfer up to \$100,000 per year directly from an IRA to an eligible charity without paying income tax on the transaction.

Charitable contributions can only be made from IRAs, not 401(k)s or similar types of retirement accounts. So you might need to roll funds over from a 401(k) to an IRA if you want to make tax-free charitable contributions part of your retirement plan.

You don't need to itemize your taxes in order to make an IRA charitable distribution. However, you cannot additionally claim a charitable contribution tax deduction on a charitable distribution from your IRA.

You can donate part of your required distribution to charity and withdraw the rest of it as retirement income as long as you meet the minimum distribution requirement by the end of the calendar year.

Here's how it works:

1. IRA owners must be age 70 1/2 or older
2. A qualified charitable distribution is an IRA withdrawal that is paid directly from your IRA to the CWRT. While income tax is normally due on each traditional IRA distribution, the account owner does not need to pay taxes on the amount transferred to charity.
3. Satisfy required minimum distributions.
4. Set up a direct transfer to the CWRT.

Make a Direct Gift

Use the form below to make a gift directly to the CWRT of Eastern PA. You may designate where your gift is to be used. Donations may be tax-deductible as the CWRT is a 501(c)3 non-profit corporation. Complete the form, write a check payable to the CWRT of Eastern PA, Inc. and mail it to:

CWRT of Eastern PA, Inc.
PO Box 333
Allentown, PA 18105

Donate to the Civil War Round Table of Eastern Pennsylvania, Inc.

Your generosity will help maintain our ability to provide excellent programs and to support historic preservation initiatives!

This donation is a (check as many as apply):

- Gift for use in Preservation
- Gift for use in Education
- Gift for use to support the mission of the CWRT
- Special gift in honor/memory of: _____

Donor Name _____

Address _____

City _____ State _____

Zip Code _____

Phone _____ - _____ - _____

Email address _____

Enclosed is my check for: \$25 \$50 \$75 \$100 \$150 \$250 \$500 \$1,000 Other: \$ _____

Note: Please make check payable to “CWRT of Eastern PA, Inc.”

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PO Box 333
Allentown, PA 18105

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