

PLANNING YOUR LEGACY

A Guide to Providing
For Your Loved Ones and
Supporting the Causes
You Care About



**The
Community
Foundation**
OF FREDERICK COUNTY







Dear Friend,

Welcome! We're so glad you've taken this important step toward planning for your future and shaping the legacy you want to leave behind.

This workbook is designed to help you organize your thoughts, reflect on what matters most to you, and gather the key information you'll need as you begin—or continue—your estate planning journey. It's more than just a planning tool; it's a space to consider how you want to care for your loved ones, support the causes that inspire you, and ensure that your values live on.

By working through these pages, you'll be better prepared to have meaningful conversations with your attorney and financial advisors. Together, you'll craft a plan that brings peace of mind today and impact for generations to come.

We are honored to be a part of this process with you. If you have any questions or would like help thinking through your options, please don't hesitate to reach out. We're here for you every step of the way.

Warmest Wishes,

A handwritten signature in blue ink that reads "Betsy Day". The signature is written in a cursive, flowing style.

Elizabeth Y. "Betsy" Day
President and CEO

312 East Church Street | Frederick, Maryland 21701
www.FrederickCountyGives.org | 301-695-7660



OUR MISSION - YOUR LEGACY

The Community Foundation of Frederick County helps translate simple good intentions into powerful acts of philanthropy to build a stronger, more vibrant community not only for today but for the future.

We've guided thousands of generous Frederick County citizens, like you, in creating or contributing to funds that capture their unique visions. These funds provide scholarships to students pursuing their educational dreams and grants to area nonprofits.

If you're searching for an organization to help you create meaningful, lasting impact, then you've come to the right place.

Established in 1986 as a nonprofit organization, we have worked with generous donors to create close to 850 charitable funds that have distributed more than \$105 million in grants and scholarships.

CONNECTING PEOPLE WHO CARE WITH CAUSES THAT MATTER.

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Important Disclosure

This workbook is offered by us to you as an educational service. While we attempt to provide helpful estate and financial background, we are not able to offer specific legal advice on your personal situation. Because you may have specific needs, you will want to contact your own attorney. They will be your independent advisor. With the advice of your independent attorney, you may have a customized estate plan that truly fulfills your unique family, healthcare, estate and planning goals.

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UNDERSTANDING ESTATE PLANNING

PLANNING YOUR LEGACY

Through proper planning, the legacy of love and care that you leave for your family and friends can be encouraging and even inspiring. A well-thought-out plan enables you to leave a legacy that will support the people and causes you care about.

What are the benefits of an estate plan?



Peace

An estate plan should give you and your loved ones peace of mind, knowing that important and sometimes difficult decisions have been made to care for you and your loved ones.



Protection

An estate plan provides for your future medical decisions and protects your family. A good plan may increase your security and achieve your goals for family and charity.



Provision

A well-designed estate plan makes provision for both you and your family. You can transfer property to the right people, in the right way, at the right time and at minimal cost.



Philanthropy

Estate plans allow for you to make your charitable wishes clear - what causes or organizations you wish to support and how.



FOUR STEPS TO A GOOD ESTATE PLAN

1. **Write Down What Is Important.** The first step in the estate planning process is to gather information about yourself, your loved ones and the property that you own. You can use this planning guide to collect that information so that you leave the right assets to the right people in the right way.
2. **Work With An Attorney.** Talk to a knowledgeable estate planning attorney who can prepare the necessary legal documents, such as a will, trust or medical directive. Bring this completed planning guide with you for a confidential meeting with your attorney.
3. **Understand Your Plan.** A good plan will promptly transfer your property to beneficiaries you select. Property can be transferred by a will or trust, a deed or beneficiary designation. You should review your plan with your attorney so that you understand it and are confident it reflects your priorities.
4. **Sign Your Documents.** Your plan is not effective until you sign your estate documents. Some states require that you sign your documents in the presence of one or more witnesses or a notary. Your attorney understands these requirements and can help you with this part of the process.

ESTATE PLANNING DOCUMENTS

Let's start by reviewing the three basic estate planning documents—a will, a durable power of attorney for healthcare and a durable power of attorney for finances.

Last Will and Testament

Your will is a written document, signed by you and typically by two witnesses. In some states, your signature is witnessed by a notary. If your will is accepted by the Orphans' Court, it will be used to determine the distribution of your property. Without a will, the court often ignores your desires and follows state law to distribute your assets and appoint guardians for minor children.

With a will, you are able to choose who will inherit your property and who will administer your estate as Personal Representative. If you have minor children, you can choose a guardian. A guardian is someone who will care for your minor children. Your will also may include a trust and you can name a trustee.

A will is an essential part of transferring your property at the right time to the right people at the lowest cost. Without a will, your family may encounter increased costs, delays and unnecessary conflicts. You can provide a great legacy for family with a sound estate plan.



Healthcare Directives

There are two types of healthcare directives—a durable power of attorney for healthcare and a living will. In some states, they are combined into one document called an advance directive.

A durable power of attorney for healthcare allows you to select a person who can help make healthcare decisions if you are incapacitated. You may have a serious medical condition and the doctor will need healthcare advice. Your designated holder of a durable power of attorney for healthcare can help you receive high-quality care.

A living will is a second document (in many states) that helps medical personnel understand your wishes for end-of-life care. In your last days and weeks of life, there are a number of decisions regarding care, nutrition, hydration and resuscitation that need to be made. A living will permits you to recommend your preferred end-of-life care options.

Durable Power of Attorney for Finances

When you sign your will, you are usually able to manage your finances and personal affairs. However, that may not always be the case. There may come a time when you are in poor health and not able to manage your finances. During these times, you will want a plan to ensure your property is being cared for and your bills are being paid.

A durable power of attorney for finances is a solution to protect your property and yourself. A durable power of attorney allows you to appoint someone to make financial decisions if you are disabled or incapacitated. If you do not have a durable power of attorney for finances, the court may decide to appoint a conservator. A court-appointed conservator may not understand you or your goals and may not share your values.

The court may require the conservator to submit expensive reports and audits, which would be paid for out of your assets.

A durable power of attorney for finances permits you to select the person who will act on your behalf. It enables you to select someone you trust and who shares your values.

YOU AND YOUR LOVED ONES

Print names in ink, not pencil. Spell names exactly as you want them to appear in your estate documents.
Use full legal names, not nicknames.

YOUR PERSONAL INFORMATION

Your Full Legal Name _____

Date of Birth _____ Social Security Number _____

Home Address _____

City _____ State _____ ZIP _____

Home Phone _____ Cell Phone _____

Email _____

Employer/Address _____

Work Phone _____ Job Title _____

Current Marital Status:

Single Married Engaged Widowed Legally Separated Divorced

Prior Marriages: If you were in a previous marriage or marriages that ended in divorce, when did that marriage end? _____

If you are widowed, when did your spouse pass away? _____

Check which documents you presently have and note when they were created and in what state:

	Document	Date Last Updated	State
<input type="checkbox"/>	Will		
<input type="checkbox"/>	Living Will		
<input type="checkbox"/>	Living Trust		
<input type="checkbox"/>	Durable Power of Attorney/ Healthcare Directive		
<input type="checkbox"/>	Durable Power of Attorney/Finances		

NOTES: _____

YOUR ESTATE PLANNING GOALS

You may have a number of goals that you want carried out through your estate plan. Listed below are several types of goals. Please indicate how important these goals are by circling the appropriate numbered box (one is low importance and five is high):

	low				high
Provide for spouse or children	1	2	3	4	5
Provide for other loved ones	1	2	3	4	5
Provide for guardianship of minors	1	2	3	4	5
Provide for healthcare if disabled	1	2	3	4	5
Protect against liability	1	2	3	4	5
Reduce estate taxes	1	2	3	4	5
Increase current income	1	2	3	4	5
Create or sustain a charitable legacy	1	2	3	4	5
Plan for business	1	2	3	4	5
Other goal:	1	2	3	4	5
Other goal:	1	2	3	4	5

YOUR ESTATE PLANNING FAMILY BACKGROUND

1. Lifetime Gifts. You may have made substantial tax-free gifts to children or other heirs. If you have, please list those below or attach a list of those gifts to this guide.

2. Trustee, Guardian or Personal Representative. Are you currently serving in this capacity?

Yes No

3. Inheritance. Is it likely that you may receive an inheritance? Yes No

4. Safe Deposit Box. List the bank and address where your box is located:

Bank _____ Address _____

City _____ State _____ ZIP _____

Identify the name of the person who has the key:

Name _____



YOUR SPOUSE'S INFORMATION (IF APPLICABLE)

Spouse's Full Legal Name _____

Date of Marriage _____ State Where Marriage Occurred _____

Date of Birth _____ Social Security Number _____

Home Phone _____ Cell Phone _____

Email _____

Employer/Address _____

Work Phone _____ Job Title _____

Was your spouse previously married? Yes No

If previously married, how did the marriage end? Divorce Annulment Death

Check which documents your spouse presently has:

	Document	Date Last Updated	State
<input type="checkbox"/>	Will		
<input type="checkbox"/>	Living Will		
<input type="checkbox"/>	Living Trust		
<input type="checkbox"/>	Durable Power of Attorney/ Healthcare Directive		
<input type="checkbox"/>	Durable Power of Attorney/Finances		

Do you or your spouse have a prenuptial agreement that identifies and disposes of separate spousal property? If yes, attach a copy for your attorney. Yes No

YOUR RELIGIOUS AFFILIATION

Religious Affiliation or Denomination _____

Preferred Place of Worship _____

Address _____

City _____ State _____ ZIP _____

Phone _____

YOUR CHILDREN'S INFORMATION

Yes, I have children (If so, how many? _____) or No, I do not have children.

If yes, complete the following information for each child. List all of your children, whether minors or adults, including deceased children, children from a prior marriage and foster children. Please attach additional pages as needed. If you wish to exclude a child as a beneficiary of your estate, check the "Exclude from Plan" box.

1. Full Legal Name _____

Date of Birth _____ Social Security Number _____

Home Address _____

City _____ State _____ ZIP _____

Status (check all that apply):

Married Single Needs Special Care Dependent Exclude from Plan

Parentage:

Child of Present Marriage Stepchild Child of Prior Marriage or Relationship

Adopted Foster Deceased

2. Full Legal Name _____

Date of Birth _____ Social Security Number _____

Home Address _____

City _____ State _____ ZIP _____

Status (check all that apply):

Married Single Needs Special Care Dependent Exclude from Plan

Parentage:

Child of Present Marriage Stepchild Child of Prior Marriage or Relationship

Adopted Foster Deceased

3. Full Legal Name _____

Date of Birth _____ Social Security Number _____

Home Address _____

City _____ State _____ ZIP _____

Status (check all that apply):

Married Single Needs Special Care Dependent Exclude from Plan

Parentage:

Child of Present Marriage Stepchild Child of Prior Marriage or Relationship

Adopted Foster Deceased



YOU AND YOUR CONTACTS

- Submit your will to the Orphans' Court
- Locate your heirs
- Determine your estate assets and values
- Pay all bills
- Resolve any estate controversies
- File final income and estate tax returns
- Distribute your assets to heirs

YOUR PERSONAL REPRESENTATIVE

One reason your will is important is that it allows you to name a Personal Representative, the person who will manage your estate after you pass away. Because your Personal Representative has the power to make decisions about the management of your estate, you should select a trusted person who shares your values. A Personal Representative will usually complete several steps to ensure an orderly transfer of all of your property to the right individuals.

Name the person you wish to appoint as your Personal Representative

Name of Personal Representative _____ Email _____
Address _____
City _____ State _____ ZIP _____
Daytime Phone _____ Relationship _____

Name an alternate Personal Representative

Name of Alternate _____ Email _____
Address _____
City _____ State _____ ZIP _____
Daytime Phone _____ Relationship _____

GUARDIAN FOR MINOR CHILDREN

Name the person to be guardian for minor children (if applicable)

Name of Guardian _____ Email _____
Address _____
City _____ State _____ ZIP _____
Daytime Phone _____ Relationship _____

Please name an alternate guardian

Name of Alternate _____ Email _____
Address _____
City _____ State _____ ZIP _____
Daytime Phone _____ Relationship _____

YOUR HEALTHCARE REPRESENTATIVE

There are two primary documents that will provide for your future healthcare decisions. A durable power of attorney for healthcare empowers the person you select to make key decisions for your care. It is called a “durable” power because it is effective even if you are ill and not capable of making your own decisions.

A second document is a living will. If you are in your final weeks or days of life, then decisions must be made about your nutrition, hydration, resuscitation and other critical care. In Maryland, the living will and healthcare power of attorney are combined into an advance directive.

Name your Power of Attorney for Healthcare

Name of Primary _____ Email _____
Address _____
City _____ State _____ ZIP _____
Daytime Phone _____ Relationship _____

Name your Alternate Power of Attorney for Healthcare

Name of Alternate _____ Email _____
Address _____
City _____ State _____ ZIP _____
Daytime Phone _____ Relationship _____

POWER OF ATTORNEY FOR FINANCES

Name your Power of Attorney for Finances

Name of Primary _____ Email _____
Address _____
City _____ State _____ ZIP _____
Daytime Phone _____ Relationship _____

Name your Alternate or Co- Power of Attorney for Finances

I would like this to be a Co-Power of Attorney for Finances.

Name of Alternate _____ Email _____
Address _____
City _____ State _____ ZIP _____
Daytime Phone _____ Relationship _____

ESTATE FINANCES

List all of your assets and liabilities. This will help your advisor plan your estate. Most people learn at the end of this exercise that they are worth more than they think.

Assets	\$ Total Value of Asset	Check if Joint Property	Check if Your Property	Check if Spouse's Property
Example Property	\$298,000		✓	
Real Estate				
Main Residence Address				
Second Residence Address				
Vacation Home				
Time Share				
Other Real Estate				
Checking and Savings Accounts				
Bank Account—Bank(s) and Account Types				
CDs/Money Market Funds/Credit Union Accounts				
Account (Custodian or Account Type)				
Tax Sheltered Annuity—Not in Retirement Plan				

Assets	\$ Total Value of Asset	Check if Joint Property	Check if Your Property	Check if Spouse's Property
Investments				
Bonds or Bond Fund Custodian, Account Number				
Stocks or Stock Fund Custodian, Account Number				
Savings Bonds				
Digital/Crypto Currency				
Personal Property				
Furniture/Household Furnishings				
Tools & Equipment				
Antiques/Collections				
Jewelry				
Automobiles				
Recreational Vehicles				
Other Vehicles				
Business Interests				
Life Insurance—Face Amount/Death Benefit				
Retirement (IRA/401(k)/403(b)) Custodian, Account Number				
Other Retirement Plan				
Miscellaneous				
Total Assets: \$				

Liabilities	\$ Total Amount of Debt	Check if Joint Debt	Check if Your Debt	Check if Spouse's Debt
Mortgage on Personal Residence				
Mortgage on Second Residence				
Mortgage on Vacation Home/ Other Real Estate				
Vehicle Debts				
Charge Accounts				
Installment Contracts				
Loans on Life Insurance				
Charitable Pledges - list organizations and pledges				
Other Debt				
Total Liabilities/Debts: \$				
TOTAL ESTATE: \$ (Assets Less Liabilities)				



ONLINE ACCOUNTS

Create a plan for your online accounts to help your heirs and Personal Representative access them.

Compile a List of Online Accounts and Access Information.

For your personal, financial, business and social media accounts, list your usernames, passwords and account information. If you change the password to an account, be sure to update this list.

Protect Account Login Information.

Online account security is very important. Do not include your account information in your will. Save the list on a memory drive in your home safe or use a password protection software program on your phone or computer.

Select a Personal Representative for Your Online Accounts.

You may want to appoint a Personal Representative who will have access to your online accounts. Your online accounts, such as a social media company, email provider or financial institution, may impose certain requirements.

Please discuss authorization for your online Personal Representative with your attorney.

Write Directions for Your Online Accounts Plan.

Finally, write a letter to your Personal Representative identifying actions for your online accounts.

For example, you may ask your Personal Representative to download social media account photos and share copies with your family.

ESTATE PLANNING INFORMATION

PERSONAL PROPERTY DISTRIBUTION

You can leave certain assets, such as personal property, to loved ones in your will or trust by including a list of instructions naming the person who should inherit a specific item. Personal property could include jewelry, silver, china, furniture, collectables and other movable property.

Amending a list when it is written in your will or trust can be expensive because it requires you to create an updated estate plan. That is not always practical. For that reason, many states permit you to include a provision in your will or trust that states you will be maintaining a list, separate from your will or trust, leaving specific assets to specific people. If the list is prepared properly, it will operate as part of your estate plan.

This list has several advantages. You can easily update the list as you see fit, such as to change beneficiaries or remove references to property you no longer own or add references to property you recently acquired. For example, if you recently inherited a family heirloom, you can make sure that item stays in the family by updating your list to add the heirloom and name a family member as the person who will inherit the item from you.

To ensure the list is valid, your state may require certain formalities, such as a requirement that you sign and date the list or that you include specific language that makes clear the list is part of your estate plan. In addition, for tax planning and other legal reasons, certain assets are better left to loved ones in other ways. For these reasons, even though this kind of list can provide you with a great deal of flexibility, you should still confer with your attorney periodically about your list and overall estate plan.

REMEMBER YOUR PETS

Your pets are also members of your family. They depend upon you for their lifelong care.

You can choose who will take care of your pets.

You and your attorney may want to create a pet trust. The pet caretaker may receive trust payouts for food and veterinary care.



Special Considerations with Respect to Personal Property

As you think about the gifts you want to make, consider the timing of your gifts, who might be most appreciative of your gifts and how you can be fair in selecting your gift beneficiaries.



TIMING

Would you find satisfaction in seeing firsthand how much a loved one enjoys a gift from you? If so, perhaps you would instead prefer to make select gifts during your life.



SELECTION

Do you share common interests with one of your children? Would a particular gift evoke fond memories for a loved one? If so, consider which gifts would be most meaningful to each individual.



FAIRNESS

Are you struggling with a fair and equitable way to leave gifts to family? You may want to use a “rotating choice” plan. With this method, you meet with your loved ones and give each person a turn selecting from certain items. At the end of the process, your list would include each person’s selection.

BENEFICIARY DESIGNATION GIFTS

A beneficiary designation is a simple and affordable way to make a gift. You can designate a family member or the Community Foundation or one of our component funds as beneficiary of a retirement, investment or bank account or your life insurance policy. With a beneficiary designation, you continue to use your account as long as needed, simplify your planning, avoid expensive legal fees and support the causes that you care about.

To make your gift, contact the person, custodian or trustee who helps you with your retirement account or insurance policy. They will send you a beneficiary designation form. You may complete the form, sign it and mail it back. When you pass away, your account or insurance policy will be paid or transferred to your selected beneficiaries.

If you plan to leave a gift to charity in your estate plan, please keep in mind that beneficiary designation gifts are among the most flexible of all charitable gifts. Even after you complete the beneficiary designation form, you can take distributions or withdrawals from your retirement, investment or bank account and continue to freely use your account. You can also change your mind for any reason at a future date. A gift through a beneficiary designation is simple and flexible.

EXPLORING GIFT PLANNING OPTIONS

There are a number of ways to fulfill your philanthropic goals and objectives while also providing for yourself and your loved ones through careful estate planning. Below is a sampling of options to consider; please consult your financial advisor to determine what options could work best for you.

Living Trust

A living trust holds your property and assets determined by you, and is managed by you or your designated trustee. You or your trustee may own, manage, and control your assets during your lifetime. Assets can be added or removed at your or your trustee's discretion. After your lifetime, assets in the trust are distributed directly to your beneficiaries, as determined by your trust document, avoiding probate and costly court costs.

Custom Estate Plans

You may need a custom plan if your child has special needs. A special needs trust is designed to provide financial support after your lifetime for loved ones with disabilities

or functional needs while maintaining their eligibility for government benefits such as Medicaid. Custom estate plans can also be designed for those who wish to ensure the continued care of beloved pets, and for those who have substantial real estate holding or own a family business.

Charitable Remainder Trusts

A charitable remainder trust (CRT) is an effective way to benefit yourself, your spouse, or other family members and also provide philanthropic support to the Community Foundation. A testamentary CRT through your will or living trust can provide an income stream for your loved ones for a specified lifetime or term, after which the asset is transferred to the Community Foundation to fulfill your predetermined philanthropic objectives.

Charitable Lead Trust

A charitable lead trust (CLT) is the inverse of a charitable remainder trust (CRT). It can be arranged to provide philanthropic support to the Community Foundation for a pre-determined period of time, after which the remaining assets are distributed to family members or other beneficiaries of your choosing.

Charitable Gift Annuities

You can set up a charitable gift annuity (CGA) with the Community Foundation by making a contribution in exchange for fixed payments throughout your life or the life of another annuitant of your choosing. You will receive a charitable income tax deduction on the charitable portion of the CGA, with the assurance that after your lifetime, your CGA will be directed to the fund of your choosing at the Community Foundation.



BEQUESTS

A simple way to fulfill your charitable intentions is to leave a bequest in your will, naming the Community Foundation as a beneficiary. You may specify that the Community Foundation receive an exact dollar amount, or a particular percentage of your estate.

You can establish a permanent fund with the Community Foundation during your lifetime to be funded through your estate after your passing. The Community Foundation will work with you to create a testamentary fund that reflects your philanthropic values and priorities that will endure as your lasting legacy for generations to come. Through your written fund agreement that the Community Foundation will keep on file, you can specify particular organizations or causes as beneficiaries, or you may establish a scholarship to be awarded for generations to come to students who meet the criteria that you determine.

Below are examples of bequest language pertaining to your charitable giving to the Community Foundation that may assist you and your estate planning attorney as you draft your will. Please contact a member of the Community Foundation's Philanthropic Services team at Giving@FrederickCountyGives.org for additional guidance.

Specific Bequest

"I give, bequest, and bequeath to The Community Foundation of Frederick County, MD, Inc., a nonprofit corporation of Maryland, the sum of \$ _____ OR all my right, title and interest in the following described property: _____, to be used in such manner to create an endowment fund called, The _____ Fund, for the purpose of _____."

Residuary Bequest

"I give, devise, and bequest to The Community Foundation of Frederick County, MD, Inc., a nonprofit corporation of Maryland, all the rest, residue and remainder of my estate, to be used in such manner to create an endowment fund called, The _____ Fund, for the purpose of _____."

Proportional Bequest

"I devise to The Community Foundation of Frederick County, MD, Inc., a nonprofit corporation of Maryland, an amount equal to _____% (_____ percent) of my estate, to be used in such manner to create an endowment fund called, The _____ Fund, for the purpose of _____."

Contingent Bequest

"In the event that _____ (name of beneficiary) shall not survive me, then I devise _____ (Asset) to The Community Foundation of Frederick County, MD, Inc., a nonprofit corporation of Maryland, to be used in such manner to create an endowment fund called, The _____ Fund, for the purpose of _____."

Gift or Bequest of Charitable Remainder Interest

"Upon the death of _____, the trustee shall distribute all of the remaining principal and income of the trust, other than any amount due to _____, to The Community Foundation of Frederick County, MD, Inc., a nonprofit corporation of Maryland, to be used in such manner to create an endowment fund called The _____ Fund, for the purpose of _____."

For additional examples of bequest language, please visit our website at FrederickCountyGives.org.

GIFT PLANNING OPTIONS AT A GLANCE

Gift Type	How Does it Work	Benefit to You
Bequest	Name your Community Foundation fund as beneficiary in your will or living trust.	Your gift costs nothing in your lifetime. The donation is exempt from federal estate tax.
Beneficiary Designation	Name your Community Foundation fund as a beneficiary to receive assets such as retirement plans and life insurance policies after you're gone.	The donation is exempt from federal estate tax.
Charitable Gift Annuity (CGA)	Gift annuities serve as contracts between the Community Foundation and you, the donor. We agree to pay a fixed sum or money to you for the duration of your life. Afterwards, the remainder is left to the Community Foundation.	Your gift supports your fund while offering a stream of income, some of which may be tax free. Gift annuities allow an immediate charitable tax deduction.
Charitable Lead Trust (CLT)	Arrange a CLT that makes payments to the Community Foundation for a specified period of time. When the term is up, the remaining trust assets go to you, your family, or other beneficiaries.	Significantly reduce gift and estate taxes for your children or grandchildren.
Charitable Remainder Trust (CRT)	Set up a CRT that provides you or someone you name income each year for life or a specified period. An irrevocable remainder interest then supports your Community Foundation fund.	CRTs allow for an immediate income tax deduction for a portion of the assets and up-front capital gains tax avoidance.
Real Estate	Options vary - make an outright gift, a bequest, a retained life estate, or a bargain sale, each with differing benefits.	Donations of appreciated property held longer than one year get a federal income tax charitable deduction and avoid capital gains tax.
Endowed Funds	Set up a charitable fund that supports the causes you care about. Transfer cash or other assets into the fund during your lifetime and through planned giving.	Centralize and simplify your charitable giving, as well as take an immediate tax deduction.
Life Insurance	Premium payments are tax deductible contributions if the Community Foundation owns the policy. The death benefit is used to create your fund.	The amount of premium paid often is less than the death benefit, realizing a significant return on inheritance.

CORNERSTONE SOCIETY



The Cornerstone Society is our way of celebrating those who believe in building something that lasts. By including the Community Foundation in your will or estate plans, you join a special group of forward-thinking individuals who are creating a ripple effect of generosity that will benefit our community for generations to come. Your legacy becomes part of something bigger—a shared commitment to causes that matter, now and always. **Membership in the Cornerstone Society isn't just about giving; it's about planting seeds for a stronger, more vibrant future.** It's a powerful statement that your values will live on, making a difference long after your lifetime.

Learn more about the Cornerstone Society at www.FrederickCountyGives.org or scan the QR code. Our Philanthropic Services team would love to speak with you about your philanthropic goals, call 301-695-7660 or email Giving@FrederickCountyGives.org.





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