



WAYS TO SUPPORT THE CAMPAIGN

There are many ways to give to Securing the Promise. As you think about your gift, you may want to review the following information.

Current Campaign Gifts:

We count the following types of gifts towards the campaign goal:

- outright gifts, such as checks, credit card charges, and appreciated securities, are payable in installments over four years
- real estate and personal property
- surrender value of certain life insurance policies
- income from charitable lead trusts

Gifts of Securities: You may gift securities to the campaign using our Authorization of Stock Transfer form. A gift of stock is eligible for an income tax deduction for its full fair market value on the day it transfers. If you have inherited stock, or if you have purchased stock at a fractional cost of its current value, you may find this a particularly tax-advantaged way to give. Do not sell stock to make a cash gift, as you will have to pay tax on any capital gain.

Real Estate and Personal Property: A gift of real estate or personal property (held over one year) is eligible for an income tax deduction for its full fair market value and avoids a capital gains tax on any appreciation in value. A formal appraisal is required for gifts of real estate.

Gifts by Check: If you would like to make a donation by check or credit card, please designate Synergy School as the payee and note "Capital Campaign." Gifts of cash are deductible up to 50% of your adjusted gross income. Generally, any excess can be carried forward and deducted over as many as five subsequent years.

Charitable Lead Trust: This increasingly popular trust would provide income from your investment directly to Synergy for the duration of the trust. The amount of the distribution is eligible for an income tax deduction for you each year. When the trust matures, the principal is returned to you or to your family.

Legacy Circle:

Synergy's endowment fund will need to keep growing past this campaign. As you consider your gift to the campaign, please also consider joining a Legacy Circle for Synergy with a planned gift.

Members of the Legacy Circle make provisions for Synergy using any the following types of tax-advantaged giving:

- Bequests

- Beneficiary Designation on Retirement Funds
- Beneficiary Designation on Life-Income Trusts: Charitable Remainder Trusts, Charitable Annuity Trusts, Pooled Income Fund
- Beneficiary Designation on Life Insurance, Life Insurance Trusts

Bequests: A charitable bequest is one of the easiest means by which you can make a substantial gift to the campaign. Your estate receives a charitable deduction for the full amount given, so your heirs pay no estate tax on the amount of the gift. You may name Synergy as a beneficiary in your will in any one of a number of simple ways. You can designate a specific sum or asset, or you can make a residuary bequest, e.g.: (“I give the residue (or _____ percent of the residue) of my estate to Synergy School, a California non-profit corporation, 1387 Valencia St., San Francisco CA 94110, to further the objectives and purposes of Synergy School.”)

Retirement Funds: You may designate Synergy School as the primary or partial beneficiary of your IRA. This is a highly effective way to benefit Synergy while reducing both income and estate taxes. By specifically naming Synergy as the designated beneficiary, the IRA will be fully deductible for federal and state estate tax purposes and Synergy, as a tax-exempt organization, will pay no tax on your gift. Non-charitable IRA beneficiaries confront significant taxes.

Life Insurance Policies: Your life insurance policy can be used as a charitable gift, providing valuable income and estate tax savings. You could purchase a new policy or donate an existing policy which you own but no longer need. To receive a deduction, designate Synergy School as both the owner and beneficiary of the insurance policy. Please check with your insurance agent for details.

Charitable Remainder Trust

You can make a gift to charity, earn immediate tax savings, and still retain the income your investments earn for as long as you live by setting up a charitable life-income plan through a Charitable Remainder Trust. This type of gift is not subject to capital gains taxes, allowing you to use appreciated stock, property, or other highly appreciated, low-yielding assets and convert them to better income producers for you. At the same time, your investment creates an eventual gift to Synergy, with the proceeds going to the needs and uses that you care about.

Please consult with your tax advisors for advice concerning your specific circumstances. If you would like to make a confidential inquiry about any of these options, please contact Liz McDonald, Synergy School, liz@synergyschool.org, 415-567-6177 ext 731