

# Your Generosity. Your Way.

Charitable Funds



## Greater Dubuque Forever Fund

Your gift to the Forever Fund is highly flexible and can broadly help address a variety of community needs.

The Forever Fund provides resources that enable us to respond quickly to challenges facing our region — both known and unknown. Through this fund, we can provide essential funding to initiatives that address community needs no one could have predicted, strengthening our region for generations to come.

## Field of Interest

Make a gift to address a need that is important to you. You choose the issue, and an advisory committee awards grants to community organizations and programs that are making a difference in the area you select.

Your gift stays flexible enough to meet community needs in your interest area, even as those needs change over time.

## Designated

Support the work of a specific nonprofit of your choice. With the Community Foundation's involvement, your gift provides your chosen recipient not just annual funding, but also planned giving and investment management services as well as the ongoing support of an endowment.

## Donor-Advised

Establishing a donor-advised fund is a simple, powerful and highly personal approach to giving. You become an active participant in the fund's use, working closely with our professional staff to target the issues you care about most. Grant awards are issued to charities in the name of the fund or anonymously.

You will receive an immediate tax deduction for your gift as well as time to make grant recommendations according to your own schedule.

## Outright Gift

Make a gift with cash, check or credit card.

## Appreciated Stock

With this gift, your gains are put to good use. Your gift of stock is reinvested in your community, and it qualifies for an immediate tax deduction based on the fair market value.

## Retirement Accounts

The IRA Charitable Rollover is federal legislation that allows donors 70 1/2 or older to donate up to \$100,000 per year from their individual retirement account to charities without paying income taxes.

## Gifts of Grain or Livestock

Gifts of grain or livestock are excluded from income. You deduct the cost of the crops or livestock, which typically results in saving self-employment tax, federal and state income tax.

## Life Insurance

You can make us the full or partial beneficiary of your life insurance policy while also enjoying tax benefits during your lifetime — a simple way to give back to the community.

## Charitable Gift Annuity

You can make a gift now, get immediate tax benefits and ensure that you and/or a loved one receive fixed payments for life.

## Real Estate

Turn your property gains into a long-term community benefit. Fulfill your charitable interests and receive financial and tax benefits. Ask about our options for different types of real estate gifts.

## Bequests

Including a charitable bequest in your will is a simple way to make a lasting gift to your community. We establish a special fund that benefits the community forever and becomes your personal legacy.