

PLANNED GIVING TO BENEFIT NANTUCKET PRESERVATION TRIST

ENSURE YOUR LEGACY

There are many ways to include NPT in your estate plans, including directing a charitable grant to be made in the future to NPT. This can be accomplished in various ways.

BEQUEST UNDER YOUR WILL

You can:

1. direct a certain sum of money
2. direct a percentage of your estate
3. bequeath shares of stock in your investment portfolio
4. direct the remaining value after all other bequests have been paid

REAL ESTATE TRANSFER

Alternatively, you can transfer real estate while retaining a life estate for yourself. Like most planned gifts, you can receive an income tax deduction for the value of the property.

LIFE INSURANCE

You might consider naming the NPT as a beneficiary of a life insurance policy, assigning a fully paid-up policy to the NPT, or transferring ownership of a policy to the NPT. There are several possible benefits in making a life insurance gift: estate or income tax deductions, the ability to make a gift at a lower cost, and ease of implementation.

RETIREMENT OR DEFERRED COMPENSATION PLANS

Annuities, IRAs, 401 (k) plans and other types of deferred compensation plans can also be used to gift assets to the NPT. You can list the NPT as a beneficiary of such plan, either as a secondary (contingent) beneficiary or as a beneficiary of a percentage of the total value of the plan.

CHARITABLE GIFT ANNUITIES & ANNUITY TRUSTS

With charitable gift annuities, you can give an irrevocable gift of cash or securities in exchange for a fixed income payment for a set term or for life. You can take an immediate tax deduction while NPT can invest and grow the funds. When the annuity terms are up, NPT is left with the remaining funds.

Annuities are often set up through Trusts. There are different types of Annuity Trusts such as Charitable Remainder Annuity Trusts and Charitable Remainder Unitrusts. Annuity Trusts are best when you want to make a major gift while still ensuring that your income increases from your assets.

CHARITABLE LEAD TRUSTS

When one makes a gift through a charitable lead trust, NPT receives a fixed income stream set to a specific term length or the donor's lifetime. However, unlike Annuity Remainder Trusts, when the term ends, the remaining assets return to you or your beneficiaries. Lead trusts are a great way to help NPT diversify our funding channels and ensure we have a set amount coming in each year, while reducing your estate taxes and still transferring wealth to your heirs.

CONTACT YOUR ADVISOR AND THE NPT

In all instances we recommend that you consult with your attorney or tax advisor for the various tax benefits and restrictions that may apply to your specific situation. We are available to work with your attorney or advisor to answer questions or help arrange a planned gift to the NPT. Should you name the NPT in a planned gift, in addition to filling out an NPT bequest intention form, we would welcome a copy of the legal document or section of the document that speaks of your gift. This can help to ensure that your gift is properly processed when received and your intentions honored, and that you are acknowledged as a member of our Legacy Circle in our publications and promotional materials.