

Shape your legacy with a gift as unique as you are.

BGR 1932 Club Legacy Newsletter

Summer 2025

Estate Planning Resources for Friends of the Bureau of Governmental Research

Better Together: Mix, Match, and Make a Difference

Dear _____,

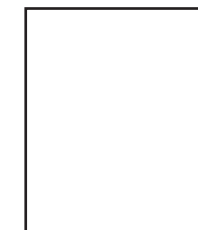
Chocolate and peanut butter. Eggs and bacon. Coffee and cream. Sometimes, two great things are even better together. This is also true of giving. By combining gifts, you can often create something truly special—a donation with more meaning, greater impact, and tax benefits that fit your situation.

You are unique. And while you may share a passion for our work with our other supporters, your motivations, goals, assets, and circumstances are likely quite different.

In this issue of *The 1932 Club Legacy Newsletter*, we invite you to imagine custom combinations of gifts that result in satisfying support for our mission to improve government in the New Orleans area. Even better, you can design these combinations to provide smart planning benefits tailored to meet your financial and philanthropic goals.

Could this approach be the right fit for you? We encourage you to reach out to learn more, start a confidential gift planning conversation, or request our free booklet, *Making a Difference*.

We're grateful for your connection to BGR and your thoughtful consideration of ways to help us safeguard our independence.



Sincerely,
Heather Sweeney
Director of Development



The 1932 Club
Bureau of Governmental Research
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A Flexible Giving Option

A donor-advised fund (DAF) is a unique and useful way to set aside assets for charitable giving now, take an immediate income tax deduction, and recommend grants to charity in the future when the time is right. But don't set it up and forget it! If you have a DAF, consider:

- Recommending a grant that will have a meaningful impact on our work today without impacting your current finances.
- Naming the Bureau of Governmental Research as the beneficiary of your DAF, to receive any remaining assets at the end of your lifetime.



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Artful Giving Through Creative Combinations

Donors often join creative philanthropic planning with a heartfelt passion to meet charitable goals in unique ways that make life better for everyone. The results are known as blended gifts. These combinations of two or more gift strategies can make a big difference for you and for us.

Create a Recipe for Success

There is no “right way” to design and implement a blended gift. Begin by thinking about:

1. **Your goal.** What would you like your gift to accomplish?
2. **Your resources.** What assets do you have available for making a gift?
3. **Your strategy.** What combinations of assets and approaches will help you reach your goals?
4. **Your action steps.** What do you need to do to implement your strategy?

Choose the Right Ingredients

Combining two foods—like prosciutto-wrapped cantaloupe or chocolate-covered strawberries—produces very different results depending on the ingredients. There are many ways to combine assets and gift options to reach your charitable goals.

- **Make an impact today.** The simplest, most common gifts are generally quick and easy to implement and result in immediate support for our mission. This type of gift includes cash, appreciated stock, grants from donor-advised funds, and gifts made directly from an IRA (for donors age 70½ or older).
- **Make an impact tomorrow.** If you want to ensure that our work can continue for generations, you’ll want to consider a future gift. This includes a gift in your will or living trust, a charitable beneficiary designation on a retirement account or life insurance policy, or a charitable remainder trust that meets your needs now and provides a gift to us later.

Take a Moment to Taste Test

It can be helpful to sample some different approaches to blended gifts, such as those in the following examples.

A new season

Celia is getting ready to retire from a successful career in marketing, sorting out the details and preparing to take her first required minimum distribution (RMD) from her IRA this year. A long-time annual giver, Celia decides to celebrate her retirement by making a more substantial gift. She makes a \$50,000 qualified charitable distribution (QCD) from her

IRA directly to us. The gift fulfills her RMD requirement, but unlike a regular RMD, no tax is due on the distribution.

The QCD gets Celia thinking about other ways to use her IRA to make an impact. With a simple Change of Beneficiary form, she names us as a 50% beneficiary of her IRA. Her blended gift, then, makes a significant difference for those we serve, now and in the future.*

An unexpected opportunity

Dustin recently sold the large home he inherited from his parents. He wants to honor his parents by supporting our work, but he also wants to secure an income stream for his retirement years. After meeting with his advisor, he decides he can do both.

1. He makes an immediate gift of \$25,000 from the proceeds of the sale, designating the gift to the program that was most meaningful to his parents.
2. He uses the rest to fund a charitable remainder trust (CRT). The CRT will pay Dustin a fixed annual income for the next 15 years, then the remaining trust assets will become a gift to us.*

A gift of stock and more

Jordan is rebalancing her portfolio and discovers that stock she purchased years ago for \$5,000 is now worth \$20,000. The stock is a bit too volatile for her at this point, but if she sells it, she’ll owe significant capital gains tax on the \$15,000 appreciation. Instead, she donates the stock directly to us. She makes an impact on work that is meaningful to her, qualifies for a deduction for the entire \$20,000 value of the gift, and pays no capital gains tax on the appreciation.

Jordan is also in the process of reviewing her estate plan. During the process of updating her will, she chooses to add a residual gift to us, which means we will receive what remains in her estate after all expenses and other obligations have been satisfied.*

Add a Personal Touch

Think of a blended gift as your own signature dish. You can make the most of the assets you own to create a gift that meets your needs, honors or provides for loved ones, or simply makes a statement about your values and what is meaningful to you.

We welcome the opportunity to help you explore creative, rewarding gift planning. Just return the attached reply card or contact us directly—and be sure to ask for our complimentary booklet, *Making a Difference*. Thank you for considering ways to support our work.

*All examples are for illustrative purposes only.

Please tear off the card, fold in half, and tape closed to mail.

Learn More About Creative Blended Gift Options

- Please send your free planning brochure, *Making a Difference*.
- I am planning / have made (circle one) a future gift to you in my will or living trust or through a charitable beneficiary designation.
- Please send me more information about making a grant from my DAF or naming a DAF beneficiary.
- I would like to know more about _____

NAME

ADDRESS

CITY/STATE/ZIP

PHONE

EMAIL

Thank you for considering thoughtful ways to make a difference!