




**mama's
kitchen**
mamaskitchen.org

PLANNED GIVING GUIDE

Leave a legacy that nourishes lives...



LEAVE A LEGACY THAT LASTS FOREVER.

Plan a legacy that helps end malnutrition and hunger for San Diegans with critical illness and nurtures the soul of our community.

When you include Mama's Kitchen in your estate plan, you are helping to ensure that critically ill individuals and families in our community have the healing nutrition and support needed to improve their health and wellbeing. You are ensuring that no one battling HIV, cancer, diabetes, heart disease, or kidney disease has to choose between healthy food or a roof over their head. And you are providing our clients' children with the nutritional support they need to focus in school and grow into successful adults.

Leaving a planned gift is a meaningful way to both make an expression of your values and realize significant financial, tax, and estate planning benefits for yourself and those you want to include in your estate plan.

The process is simple, and the impact will be felt for generations to come.



JOIN THE MAMA'S KITCHEN LEGACY

Established in 1990 in response to the AIDS epidemic, Mama's Kitchen's earliest volunteers fought against unjust stigma and delivered free meals to neighbors who were unable to care for themselves due to the debilitating effects of AIDS. A caring community came together to ensure that those in need would receive one of the most basic necessities of life—nutritious food. As our organization grew and expanded, we used our experience with helping the HIV community to replicate our programs to serve other critical illnesses.

Today, our mission has grown to serve individuals with HIV, cancer, heart disease, type 2 diabetes, and chronic kidney disease. We also serve our clients' dependent children in order to support our client's families during a difficult time.

Your legacy can help Mama's Kitchen continue our important work transforming the lives of individuals with critical illness through science-based medically tailored nutrition. Our team can help you discover creative ways to support Mama's Kitchen's growth while reaching your philanthropic and estate planning goals.



“Through my time as volunteer and a board member, I witnessed first hand the profound impact that Mama’s Kitchen has on the lives of individuals. Inspired by their unwavering dedication and the work they do, I chose to leave a gift in my will ensuring that their mission continues to flourish long after I’m gone. It is a testament that together, we can create a lasting legacy of positive change.”

-Tom D'Amico



LEGACY CLUB

The Legacy Club at Mama's Kitchen is a special group of donors who help us envision a community where all individuals living with critical illness are no longer vulnerable to malnutrition. Planned gifts made to Mama's Kitchen are used to advance the mission and secure the future of our organization.

These special gifts take many forms, but they all represent hope to our community and friends who are too ill to shop or cook for themselves. Legacy Club members share a common goal to provide nutritious meals and food to those who need it most. Members come from all walks of life. Some are survivors. Many have loved ones affected by critical illness and want to help others in their journey. But all know the healing power of nutrition, hope, and love.

Members of the Legacy Club receive an array of benefits including our donor newsletter, annual report, exclusive meetings with key leadership at Mama's Kitchen, and invitations to special events and seminars throughout the year. Legacy Club membership is complimentary, optional, and can be done anonymously.

PLANNED GIFT TYPES

There are a variety of planned gift types that can be customized to fit your financial, tax, and estate planning goals.

WILLS & BEQUESTS

A charitable bequest can be made to Mama's Kitchen by means of your will or trust at the time of creation, or through an amendment at any time. This option allows you to hold on to your assets now and offers flexibility should your circumstances change.

Creating a will or trust provides security to family members and enables individuals to make significant gifts that they may not have been able to make during their life. Bequests allow a donor to support Mama's Kitchen's mission while reducing their taxable estate. Bequests can include gifts of cash, securities, real estate, life insurance, or other assets, and can include a specific dollar amount, property, a percentage of the estate, a residual amount, or a contingency bequest. Bequests are deductible for federal estate tax purposes and the deduction is unlimited for qualified gifts.

LIFE INSURANCE

Many supporters are attracted to life insurance policies because it allows them to make a larger gift. Whether you donate an older policy that you no longer need (for example, a plan you established for young children who are now adults) or start a new policy to fund a major charitable project, life insurance offers a unique way to leverage relatively modest annual payments into a sizable charitable gift.

If you name Mama's Kitchen as both the owner and beneficiary, you will also receive a tax deduction for annual premiums in addition to the immediate charitable contribution tax deduction.

RETIREMENT PLANS

Designating Mama's Kitchen as a beneficiary of a retirement plan is simple, flexible, and tax-wise. Why? Because in the case of large retirement plans left to children or other heirs, the combined impact of double taxation (income and estate taxes) can lead to less than 30 cents on the dollar going to your beneficiaries (if other than your spouse).

Including a charitable organization as a beneficiary of your IRA, 401(k), 403(b) is one of the easiest ways to give a planned gift while avoiding double taxation on gifts made to heirs.

RETIREMENT PLANS CONTINUED

By including Mama's Kitchen as the beneficiary, 100 percent of the remainder goes to Mama's Kitchen. This strategy could enable you to earmark less-taxable assets for heirs. Of course, you remain in control of the account and can continue to withdraw funds during your lifetime and the remainder is gifted to Mama's Kitchen. Contact your plan administrator for additional details, restrictions, taxation information and a change of beneficiary form.

CHARITABLE GIFT ANNUITY & DEFERRED CHARITABLE GIFT ANNUITY

If your goal is to still make fixed and secure income during your retirement years while making a significant gift to Mama's Kitchen, a charitable gift annuity is a great option. When you establish a gift annuity, you transfer long-term appreciated assets in exchange for fixed income for life, while the remainder of the gift would benefit Mama's Kitchen. The income can be quite high, depending on your age, and a portion of your annual annuity income may even be tax-free, potentially avoiding capital gains tax. Additionally, you will receive a charitable deduction at the time of your gift for the value of your future gift to Mama's Kitchen.

You can also establish a deferred charitable annuity to prepare for retirement. Through a deferred annuity, your first payment is delayed to a date of your choice, no sooner than one year from your establishment date. The older you are at the time of your first payment, and the longer you defer, the higher the rate of your annuity payment.

You can establish a Charitable or Deferred Charitable Gift Annuity benefitting Mama's Kitchen through The San Diego Foundation.

STOCKS & BONDS

Gifts of stocks and bonds are an excellent option for individuals in the highest tax bracket, those who have sold a business, or those who have received a significant bonus and could benefit from an immediate tax deduction. A gift of appreciated stocks, bonds or long-term mutual funds to Mama's Kitchen allows you to receive an immediate tax deduction for the fair market value of your securities on the date of your transfer. The Internal Revenue Service allows you one of its most significant tax breaks for gifts of appreciated securities. In addition, you pay zero capital gains tax on the donated securities.

Other gifts include gifts of Real Estate, Charitable Trusts, and Retained Life Estates.

For more information, please contact **Jenna Novotny**, at jenna@mamaskitchen.org or at **619.233.6262 x 124**.



Your legacy can help us continue to deliver nutritious food to those with critical illnesses.

OUR MISSION

Mama's Kitchen, a community-driven organization, believes that everyone is entitled to the basic necessity of life – nutritious food. Our nutrition services improve the lives of individuals and families vulnerable to hunger due to critical illness.

Because gift management practices vary geographically, estate and financial planning objectives vary from donor to donor, and minimum gift amounts may vary with financial lending institutions, this information is intended as a general guideline only.

Mama's Kitchen recommends that you contact your estate or financial planning advisor or life insurance professional for your specific situation. This material should be used for informational purposes only and is not legal or financial advice.

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