

## Planned Gifts Ensure the Future of ONF Programs

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The Oregon Nurses Foundation (ONF) provides a variety of health-promoting programs, including nursing scholarships and free childhood immunizations, made possible through generous individual and organizational donations, grants and fundraising events, such as the auction. However, another donation type, often overlooked, is the planned gift, which can provide positive savings to you and your estate while helping to ensure the continuation of worthwhile ONF programs.

The most basic planned gift is your will. A legal will is the best known way to be sure your wishes are carried out. You actually can save extra estate settlement expenses for your family if you have a valid will, but most of us don't have one. Planned gifts most often need the services of a lawyer or financial professional to complete; and most of these gifts are tied to the donor's death or estate. That's why it is difficult to bring up the topic. The brief overview which follows may help you start thinking about planned giving and how it can benefit you and ONF. Donations by planned gifts can be made using:

1. Appreciated stocks, bonds, mutual funds or real estate property. By giving shares of appreciated stocks, bonds, mutual funds or real estate to ONF, your tax deductible gift can also reduce or eliminate capital gains taxes.
2. Insurance policy, IRA or retirement plan beneficiary. If your current beneficiaries no longer apply, designate policies, accounts or funds to ONF. If the policy or account is owned by ONF, it then is not included in your total estate that is subject to inheritance taxes.
3. Charitable bequest in your will. You may name ONF or one of our specific programs (scholarships, immunizations, public service health promotions) to receive a bequest through your will. This positively affects the inheritance taxes on your estate. You can choose to state a specific gift amount, provide a percentage or assign the remainder of your estate. Your valid will should be reviewed and updated as needed, especially if your family or financial situation changes.