



Gift and Estate Planning Guide

Our Funds

Pawsitive Teams has established several funds over the years, each of which supports an important aspect of our organization. In 2006, the Endowment Fund was established with the San Diego Foundation. Its purpose is to provide a steady source of program income when needed and in perpetuity. Pawsitive Teams also initiated a business banking relationship with Wells Fargo Advisors. In addition to the general Operating Fund for our regular business expenses, our Restricted Funds were established to ensure financial stability in areas important to our functions. In some cases, these funds were started early on by specific donors, and all have all grown through directed donations by individuals and grants. Our restricted funds include Veterans Assistance; Training Center Maintenance; Volunteer Appreciation; Key Personnel Insurance; and the Vanessa Emergency Treatment (V-E-T) Fund. Our partners at Wells Fargo have continued to help us maintain our goal of financial stability.

Giving Options and Benefits

Anyone can make donations to Pawsitive Teams at any time. Besides sending a donation via paper check, you can provide your gifts online at pawsteams.org/donate using an e-check or credit card—you can even set up regular monthly donations. Equally important, you can remember Pawsitive Teams in your daily life by making your grocery purchases through Ralph's or Food4Less by designating Pawsitive Teams as your chosen beneficiary on your store rewards card. You can give in-kind goods through our Chewy Wish List. Likewise, you may donate your older car, boat, or RV to Pawsitive Teams through CarEasy.com listed on pawsteams.org/donate. Other ways to give include throwing your own fundraiser on Facebook to raise funds for Pawsitive Teams or checking to see if your employer matches your giving and designates us. Finally, each year, Pawsitive Teams participates in both San Diego Gives (usually a date in September) as well as Giving Tuesday at the end of each November. Be an ambassador and share our links to these fundraisers with your friends and family when we publish them.

Donations to Pawsitive Teams are tax deductible. If you donate through Chewy or Facebook, your donations are anonymous to us and are acknowledged by those companies. Any gifts made directly to Pawsitive Teams will be acknowledged directly.

What about Larger Gifts?

You may prefer to make a larger gift and can do so in many ways. If your preference for a larger gift is to **Give Now**, you may make an immediate outright charitable gift of cash, publicly traded securities (stocks and mutual funds), closely held stock, through a donor advised fund, or a gift of real estate. You may also choose to take some or all of your annual Required Minimum Distribution (RMD) from your IRA as a Qualified Charitable Distribution to Pawsitive Teams if you are 72 years of age or older. These donations receive an immediate charitable deduction. You may benefit from bypassing capital gains tax on the appreciation of securities, real estate and/or closely held stock owned for more than one year.

Should you wish to **Give Later**, you can include Pawsitive Teams in a bequest through your will or living trust, or you may include the organization in beneficiary proceeds including retirement assets such as IRAs, 401k or 403b plans, annuities, and life insurance. By giving later, you retain control over these assets while living and your heir(s) avoid paying income and estate taxes. You may designate all or a portion of the proceeds.

If you are looking to both **Give and Receive**, there are two ways to do so. In the first method, you could set up a charitable gift annuity or a charitable remainder annuity trust by converting assets you own to ongoing fixed income payments and make a future charitable gift. By doing so, you can receive ongoing income and receive an immediate charitable deduction. With a gift annuity, you and/or a loved one can receive fixed income for life, a portion of which is typically tax exempt. With an annuity trust, you would receive income for life or a term of years. In the second method, you would set up a charitable remainder unitrust, converting assets to ongoing income payments that vary based on investment value, and make a future charitable gift. You'd receive an immediate charitable deduction, avoid capital gains tax upon transfer for gifts of securities and real estate, and receive income for life or a term of years.

Pawsitive Teams welcomes the opportunity to speak with you and/or your financial planner about these models for giving the gift of independence! Feel free to contact Pawsitive Teams' Executive Director, Dr. Eileen Heveron, for more information at 858-558-7297.