

# Ways to Support the Future of Floriculture

There are several different ways to make a planned gift to AFE. We will be very happy to work with you and your advisor to determine the one that is just right for you.

AFE is a charitable organization under Section 501(c)(3) of the Internal Revenue Code.

**Any gift you make is tax-deductible to the maximum extent allowed by law.**

AFE Tax ID: 23-6268380

## Gifts for the Present\*

- Cash
- Appreciated Property
- Charitable Lead Trust

## Gifts for Tomorrow

- Bequest
- Retirement Plan Assets
- Life Insurance
- Charitable Remainder Trust

*\* As present gifts to AFE, these would be recognized through current giving levels and not through membership in the Legacy Circle.*



If you have already arranged for a planned gift to benefit AFE, we welcome you into the Legacy Circle. If not, we invite you to consider a bequest or other arrangement. We would be pleased to send you further information and, if you wish, meet with you personally to explore the various options.

The American Floral Endowment is the industry's trusted source and catalyst for floriculture advancement through funding of innovative research, scholarships, internships, and educational grants that best serve the dynamic needs and demographics of all industry sectors. Your gift supports these floriculture programs.

Contact Debi Chedester at  
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for more information.

[endowment.org/legacy-circle/](http://endowment.org/legacy-circle/)



***Giving is not just  
about making a  
contribution, it's  
about making a  
difference.***



American  
Floral  
Endowment

Research  
Internships  
Scholarships  
Education

**Funding the Future of Floriculture**

## Legacy Circle

The American Floral Endowment's Legacy Circle is an honorary organization composed of persons who have made provision for a planned gift to AFE through a bequest, a life insurance policy, a trust or otherwise, such as a retirement plan beneficiary designation.

The Legacy Circle affords AFE an opportunity to extend our warm appreciation to individuals who notify us of their thoughtful gift intentions.

For a complete list of our Legacy Circle members, visit [endowment.org](http://endowment.org)



## • Gifts for Today •

### Cash

An cash gift enables you to make a difference now by funding current research projects, supporting students pursuing careers in the industry, and supporting continued education.

### Appreciated Property

While the easiest way to contribute to AFE is through cash gifts, sometimes this is not possible for many people because they have mostly non-cash assets. You can give appreciated property such as stocks, bonds, mutual fund shares, real estate and closely held business interest and receive an income tax deduction at fair market value.

### Charitable Lead Trust

With Charitable Lead Trust, property is irrevocably transferred by you into a Trust arrangement. The Trust makes payments to the AFE for a specified period of time and then distributes the principal to you or to your heirs.

### AFE accepts gives of:

- Cash, appreciated property, publicly traded stocks, bonds, mutual funds, and life insurance policies
- Real estate and other gifts of stock in a privately-owned family business, LLC units, and other business interest\*

*\*subject to review and approval by the Board of Trustees*

## • Gifts for Tomorrow •

### Bequest

A bequest is a gift made through your will or living trust and is the most popular type of deferred gift. There are many good reasons for its popularity. A bequest is revocable, meaning that you retain full control over your assets during your lifetime should you need them

### Retirement Plan Assets

You can designate AFE as the beneficiary of your IRA or other retirement assets such as 401(k) and 403(b) plans (AFE will receive the funds upon your passing), or you can make outright gifts during your lifetime from these same assets. Because of the income tax considerations, this is one of the most tax-wise ways you can make a gift.

### Insurance Policy

You might have a paid-up life insurance policy that you no longer need. You can make a gift by transferring the policy outright to AFE or naming AFE as a beneficiary similar to retirement assets. Or you might think about taking out a new policy benefitting AFE and receive tax benefits with each premium paid.

### Charitable Remainder Trust (CRT)

A Charitable Remainder Trust is another way to make a gift and receive income for life. It is more flexible in nature than a gift annuity and can allow you to meet different personal goals. Your payments can be either fixed or variable in amount. With a CRT, you make a gift to AFE (and possibly other charities) and receive income for your lifetime (or a period of years that you specify).