

## What Can I Give?

You can change the lives of individuals today and tomorrow with giving options that express your philanthropic goals, while supporting and stabilizing the essential mission of The Food Bank – to feed our neighbors in need and lead the community to end hunger.

## How Do I Make a Planned Gift?

Contact our Donor Relations department at [donorrelations@foodbankwma.org](mailto:donorrelations@foodbankwma.org) or call us at (413) 992-6262 to learn more about how to put your generosity into action. Planning now can make a difference in your community tomorrow.



**The Food Bank of Western Massachusetts**

97 North Hatfield Road, Hatfield, MA 01038

[www.foodbankwma.org](http://www.foodbankwma.org)



## The Food Bank's impact:

**FOOD DISTRIBUTION** We continue to increase distribution of healthy food to more than 225,000 individuals, including fresh produce, dairy and meats, making up more than half of our total.

**EMERGENCY FOOD NETWORK** We provide food to our member agencies of pantries, meal sites and shelters, as well as our own direct-to-client feeding programs.

**FOOD BANK FARM** Since 1992, we have owned a 59-acre farm in Hadley, stewarded by a local CSA farmer, who grows and delivers approximately 112,500 lbs. of USDA-certified organic vegetables annually in lieu of cash rent.

**BROWN BAG: FOOD FOR ELDERLY** Every month, we deliver a bag of groceries to elders at 50 senior centers. Last year, more than half a million meals were distributed to 7,100 elders through this program alone.

**MOBILE FOOD BANK** We distribute fresh vegetables monthly in 26 neighborhoods with high concentrations of food insecurity. Up to 250 residents receive a bag of groceries at each site, totaling more than 1.3 million nutritious meals annually.

**PARTNER CAPACITY BUILDING** We provide an array of capacity-building assistance to our member agencies, coordinating best practices workshops and ServeSafe courses, capacity building grants and networking opportunities.

**SNAP OUTREACH & ENROLLMENT** Every year, we assist more than 1,000 people in applying for SNAP benefits, resulting in \$2 million in annualized economic impact.

**NUTRITION EDUCATION** We touch more than 5,000 people annually at workshops, grocery store tours, cooking demonstrations, nutrition nudges, and food safety trainings for member agencies.

**COALITION TO END HUNGER** Launched in 2017 with facilitation support from The Food Bank, more than two dozen community partners – government, private for-profit and non-profit businesses – collaborate to address the underlying causes of hunger.

# You can still change the world

Establish a legacy with a planned gift to  
The Food Bank of Western Massachusetts



**The Food Bank**  
of Western Massachusetts

# MAKE THE CHOICE THAT'S RIGHT FOR YOU, AND YOUR VALUES WILL LIVE ON...

Ask your financial advisor about reduced and/or tax-free wealth replacement options that maximize the tax-free income received by The Food Bank of Western Massachusetts.

	Option 1	Option 2	Option 3	Option 4
<b>If you would like to...</b>	Make a significant future gift that reduces taxes for your heirs	Make a gift through a community foundation and receive income back	Take a deduction in the year of your contribution, but give charitable gifts later	Give from a retirement account during your life as a qualified charitable distribution
<b>Then consider...</b>	<b>A beneficiary designation or bequest</b>	<b>Charitable Gift Annuity (CGA)</b>	<b>Donor Advised Funds (DAF)</b>	<b>Individual Retirement Accounts (IRAs)</b>
<b>How you may benefit...</b>	<ul style="list-style-type: none"> <li>• Reduces estate and death taxes</li> <li>• Retain control of assets during lifetime</li> <li>• Can leave a dollar amount, residual percentage or fractional share</li> </ul>	<ul style="list-style-type: none"> <li>• No costs to donor for setup</li> <li>• Guaranteed income for life</li> <li>• Portion of income is tax free</li> <li>• Income tax deduction</li> <li>• No capital gains tax on gift</li> </ul>	<ul style="list-style-type: none"> <li>• Growth inside fund is tax free</li> <li>• DAF gifts can be made anonymously</li> <li>• Reduce tax liability by eliminating capital gains tax and reduce marginal income tax</li> </ul>	<ul style="list-style-type: none"> <li>• Simple process</li> <li>• Avoids estate taxes</li> <li>• No tax paid on distribution</li> <li>• Satisfy your Required Minimum Distribution</li> </ul>
	Option 5	Option 6	Option 7	Option 8
<b>If you would like to...</b>	Increase your contribution and tax deduction instantly	Provide income and leave a remaining amount to charity	Establish a trust that creates significant income on an ongoing basis	Leave a beneficiary a gift and receive an immediate tax deduction
<b>Then consider...</b>	<b>Donating property such as stocks, bonds or mutual funds</b>	<b>Charitable Remainder Unitrust (CRT)</b>	<b>Charitable Lead Trust (CLT)</b>	<b>Endowments</b>
<b>How you may benefit...</b>	<ul style="list-style-type: none"> <li>• Avoids paying capital gains taxes on its appreciation</li> <li>• May claim a charitable deduction for the fair market value of the stock</li> </ul>	<ul style="list-style-type: none"> <li>• Makes fixed payments for life</li> <li>• Donor or beneficiary receives current income stream</li> <li>• An immediate tax-deduction</li> </ul>	<ul style="list-style-type: none"> <li>• Income tax deduction at time of gift</li> <li>• Avoids capital gains tax</li> <li>• Reduces gift and estate taxes</li> <li>• Can be passed on with little or no reduction in value</li> <li>• Immediately generates income for The Food Bank</li> </ul>	<ul style="list-style-type: none"> <li>• Easily established with regional community foundations to maximize benefit to The Food Bank</li> <li>• Strengthens the ongoing stability of The Food Bank by accumulating interest</li> </ul>
	Option 9	Option 10	Option 11	Option 12
<b>If you would like to...</b>	Leave a gift to The Food Bank during your life and receive an immediate tax deduction	Acknowledge a loved one	Offer The Food Bank more opportunities to provide fresh produce to hungry families	Make a quick and easy gift
<b>Then consider...</b>	<b>Life insurance</b>	<b>Tribute gifts</b>	<b>A gift of real estate or farmland</b>	<b>A cash donation</b>
<b>How you may benefit...</b>	<ul style="list-style-type: none"> <li>• Life insurance can serve as tax-free replacement for charitable estate gifts</li> <li>• The transfer generates no estate taxation or charitable income tax deduction</li> </ul>	Honor a living loved one or create a memorial by designating The Food Bank as your preferred charity	<ul style="list-style-type: none"> <li>• Immediate income tax deduction</li> <li>• Elimination of capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>• Simply write a check</li> <li>• Immediate tax deduction</li> <li>• Witness the benefit to The Food Bank</li> </ul>

The Food Bank may not accept some gifts of tangible property such as works of art, coin and stamp collections, automobiles, boats, and others depending on the circumstances. Please contact your tax advisor about the itemization and deductability of charitable gifts.