

# BECOME A VISIONARY

## Invest in the legacy of the AVMF

### BEQUEST

You can allocate a specific amount or percentage from your will or trust for the AVMF. We can provide you specific language to share with your attorney or financial team to ensure the money is used as you desire.

### IRA ROLLOVER

The IRA charitable rollover law allows you to transfer up to \$100,000 tax free directly from your retirement account to the AVMF. This can help with your required minimum distribution, and the entire amount goes to the area of your choosing.

### IRA BENEFICIARY

You can name the AVMF as a beneficiary of your IRA and or other retirement plan assets. Retirement funds, when left to someone other than a spouse, can have high tax implications. Designating your IRA to the AVMF ensures that we receive 100% of the assets.

### GIFTS OF STOCK

Gifts of stock to the AVMF pay no capital gains tax on the transfer, and the entire amount will go to the area of your choosing. You will get a charitable deduction and reduce or eliminate capital gains taxes on the appreciation. You can also place a Transfer on Death (TOD) on your account, and it will be allocated to the AVMF after your lifetime.

*"This is something we could do to help veterinary medicine going forward and leave a legacy to the AVMF and other veterinary organizations that we are also including in our trust, it was just the thing to do. Veterinary medicine, AVMA and AVMF have given us a wonderful life and the opportunity to meet people we would have never met before."*

**Dr. Mike & Kimberly Topper**

### CHARITABLE REMAINDER TRUST

While currently the AVMF cannot establish a CRT for individuals, your financial institution may be able to assist you in creating one. CRTs can be funded with cash, appreciated stock, or other assets. The CRT pays you or someone you designate income for life. At the end, the remainder of the trust is given to the AVMF.

This is an option to consider if you have significant appreciated stock or a major life change like selling a practice or inheriting money. You will get the tax deduction in the year you establish the CRT, have income for yourself or someone you designate for their lifetime, and the CRT avoids immediate capital gains taxes and reduces the gift and estate tax liability.

### Have questions?

Email AVMF Executive Director, Danielle Johnson at [drjohnson@avma.org](mailto:drjohnson@avma.org).



# GIFT COMPARISON CHART

*Deciding the best way to give*

	GIFT TYPE	BENEFICIARY	ADVANTAGES
GIFTS AVMF CAN USE NOW	Outright — cash, appreciated securities, real estate or tangible personal property	<ul style="list-style-type: none"> <li>• AVMF immediate beneficiary</li> </ul>	<ul style="list-style-type: none"> <li>• Makes an impact right away</li> <li>• See the benefits of your giving</li> <li>• Current income tax charitable deduction</li> </ul>
	IRA charitable rollover	<ul style="list-style-type: none"> <li>• AVMF immediate or secondary beneficiary</li> </ul>	<ul style="list-style-type: none"> <li>• Makes an impact right away</li> <li>• Eliminate paying income taxes on the distribution</li> <li>• Count the gift toward your required minimum distribution</li> </ul>
	Stock	<ul style="list-style-type: none"> <li>• AVMF</li> </ul>	<ul style="list-style-type: none"> <li>• Makes an impact right away</li> <li>• Mitigates capital gains taxes</li> </ul>
GIFTS PROVIDING INCOME TO YOU	Charitable gift annuity	<ul style="list-style-type: none"> <li>• One or two annuitant beneficiaries</li> <li>• Remainder to AVMF</li> </ul>	<ul style="list-style-type: none"> <li>• Current income tax charitable deduction</li> <li>• May reduce estate tax liability</li> <li>• Capital gains tax savings</li> <li>• Fixed lifetime payments to you or someone you choose</li> </ul>
	Charitable remainder trust	<ul style="list-style-type: none"> <li>• One or more beneficiaries</li> <li>• Remainder to AVMF</li> </ul>	<ul style="list-style-type: none"> <li>• Current income tax charitable deduction</li> <li>• May reduce estate tax liability</li> <li>• Capital gains tax savings</li> <li>• Fixed lifetime payments to you or someone you choose</li> </ul>
GIFTS TAKING EFFECT AFTER YOUR LIFETIME	Charitable bequest	<ul style="list-style-type: none"> <li>• AVMF</li> </ul>	<ul style="list-style-type: none"> <li>• May reduce estate tax liability</li> <li>• Simple to implement</li> </ul>
	Retirement plan assets	<ul style="list-style-type: none"> <li>• AVMF</li> </ul>	<ul style="list-style-type: none"> <li>• Avoid payment of income tax</li> <li>• May reduce estate tax liability</li> </ul>
	Life insurance	<ul style="list-style-type: none"> <li>• AVMF</li> </ul>	<ul style="list-style-type: none"> <li>• May receive income tax charitable deduction</li> <li>• May allow for larger gift to AVMF</li> </ul>