



Give a gift that lasts a *lifetime*

Create your Legacy with a fund at the JFS Foundation

Open Hearts, Open Doors

Since 1950, Jewish Family Service has served the greater Dallas community, opening our doors to make our comprehensive mental-health and social services available to anyone in need. Every year community members invest in our life changing services by contributing to an established fund or by creating their own fund at the JFS Foundation. These donations have offset changes in funding from organizations, government or foundations and helped sustain our services to meet community needs.

Endowments create stability for the agency so that should personal, annual giving fall short and/or institutional funding be reduced in any given year, a reliable source of support will be available to maintain JFS services.

JFS Foundation funds are different than donations to the Agency directly. While a yearly contribution to JFS is critical and makes a direct and immediate impact, setting up a fund at the Foundation builds long term support for our programs and services. You can structure your charitable gift in ways that may provide tax -exempt strategies and other financial benefits, including estate gifts, charitable gift annuities and trusts.

Opening one's heart, through establishing a fund or donating to an existing fund, keeps our doors open and our services available to all those in need in our community. Please consider helping JFS to continue to provide help and hope for those who need us today and well into the future.



Here for Good



At the JFS Foundation, we have a meaningful motto: Open Hearts, Open Doors. Regardless of race, religion, ethnicity or ability to pay, our goal is to sustain the long-term viability of the mental health and social services provided by Jewish Family Service. We do that by inviting you to establish a fund through planned giving and endowments. Together, we can help JFS to feed, counsel, stabilize, and empower those in need for generations to come. Your fund will ensure that services are sustainable regardless of fluctuations in annual financial support. Establish your legacy today.

CASH GIFTS

Make a gift today to any Fund at the JFS Foundation or establish your own Fund with a gift of \$10,000 or more and immediately start making an impact. *For more information refer to page 6.*

GIFTS FROM YOUR WILL OR TRUST

Preserve your assets during your lifetime and plan a gift to us that costs nothing to you now, but can make a world of difference to JFS and the community over time. *For more information refer to page 7.*

GIFTS FROM A RETIREMENT PLAN

Leave more of your estate to your heirs and name JFS as a beneficiary to your retirement plan. *For more information refer to page 8.*

GIFTS OF STOCK & APPRECIATED ASSETS

Avoid capital gains tax by buying low and giving high. Take advantage of appreciated securities rather than cash to make your gift to the JFS Foundation. *For more information refer to page 9.*

GIFTS OF REAL ESTATE/PROPERTY

These gifts secure a charitable income tax deduction for you, based on the fair market value of the property. There is no capital gains liability for the transfer. *For more information refer to page 10.*

GIFTS OF LIFE INSURANCE

Create a long-term gift that won't draw funds from your estate. Originate a new life insurance policy or donate a paid-up policy of coverage you no longer need. *For more information refer to page 11.*

Your fund will help those in greatest need

Food Pantry & Emergency Assistance

Help supply families and individuals with nutritious food and prevent hunger through your support of the JFS Food Pantry. Provide school supplies, diapering and hygiene items, kosher items, delivered meals and holiday food for community members in need.

Services for Children & Teens

Help children, including those with special needs, reach their highest potential by supporting diagnostic assessments, play therapy, animal-assisted therapy, occupational therapy, speech and language therapy, parenting workshops, and school mental-health consultation.

Career & Financial Services

Help unemployed and underemployed individuals create a future of self-sufficiency by supporting one-on-one career counseling, networking groups and workshops, testing and assessment, employment resource seminars, financial coaching, training for job skills and our Job Search Resource Center.

Mental Health Services

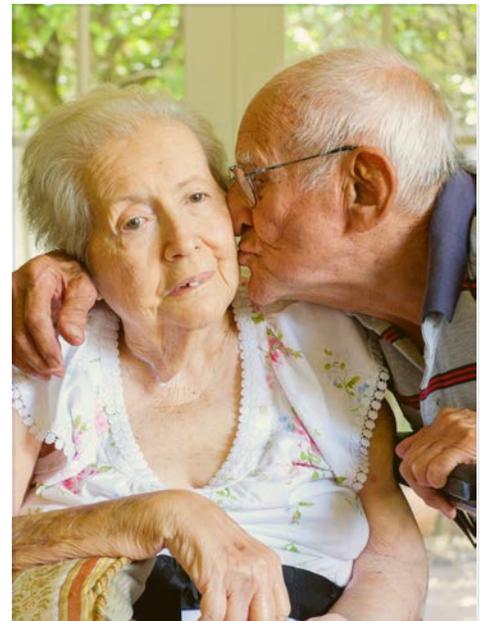
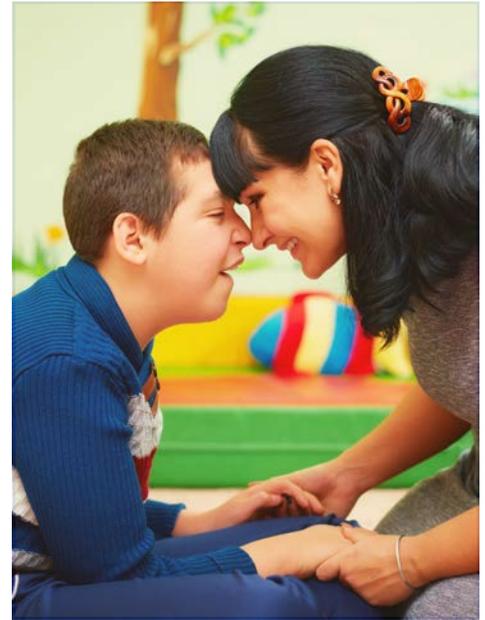
Help provide clinical, therapeutic services to address the following through individual, family, marriage or group counseling: personal emotional crises such as depression, anxiety, mood disorders, and/or serious personal difficulties including conflicts in interpersonal relationships such as marriage or peer friendships. These include: individual counseling, support groups, services for women with cancer and survivors, and PLAN (services for adults with mental illness).

Services for Older Adults

Help us keep older adults happy, safe and independent in their own homes for as long as possible by supporting the many services for older adults including: assessment and care management, individual counseling and psychotherapy, chaplaincy, kosher home-delivered meals, assistance to Holocaust Survivors, psychiatric consultation, and counseling.

Family Violence Intervention Services

Help JFS provide safety and support for victims of domestic violence through legal support, housing, counseling, play therapy for children and social skills and support groups for the victims and their families as well as professional help for the abuser.



Donor Spotlight: SUSIE AND JOEL LITMAN

What inspired you to start your fund at the JFS Foundation?

After our parents passed away (Susie's mother and Joel's mother and father), we realized the importance of help to families that needed resources to care for ailing and/or elderly parents. The care can be a drain emotionally and financially for the family. Our aim is to provide whatever assistance possible to ease those burdens. As the fund grows over time, it is our hope that it provides financial support for adult children with ailing or elderly parents.

Why was it important for you to create a legacy through the JFS Foundation?

JFS has had a special place in our hearts for more than 30 years. Both of us have been active as volunteers, and we've seen the results of JFS's programs and assistance in the Dallas community. We want to see this continue as the community and agency continue to grow.

Why should someone else consider starting a fund with the JFS Foundation?

JFS provides programs regardless of ability to pay. JFS will need resources and financial reserves in order to maintain and expand the quality programming and staff required to serve the growing Dallas community. We've seen how the agency has expanded its reach geographically and demographically, evolving as the Dallas community grows.

What is important to you about supporting the Agency both for today and for tomorrow?

Both of us have used the agency's programming. Susie participated in the grief support group after her mother passed away, and we attended the caretaker support group sessions. Each proved very worthwhile. We've also delivered holiday care packages to residents throughout the community at the High Holidays and Passover, enabling us to see first-hand the reach and support provided by the agency. No matter who you are, or what resources you have, the agency has an open door to assist anyone in need.



Cash Gifts



Did you know that you can make a gift today to any Fund at the JFS Foundation or establish your own Fund with a gift of \$10,000 or more and immediately start making an impact? You, your family and friends can continue to make contributions to the fund in perpetuity.



HOW IT WORKS

- Please contact us to begin this process so JFS Foundation team can create your fund proposal.
- Make a cash, check or credit card donation to establish the endowment at the JFS Foundation.
- Your gift is immediately invested to begin earning income for grant making to JFS programs and services.

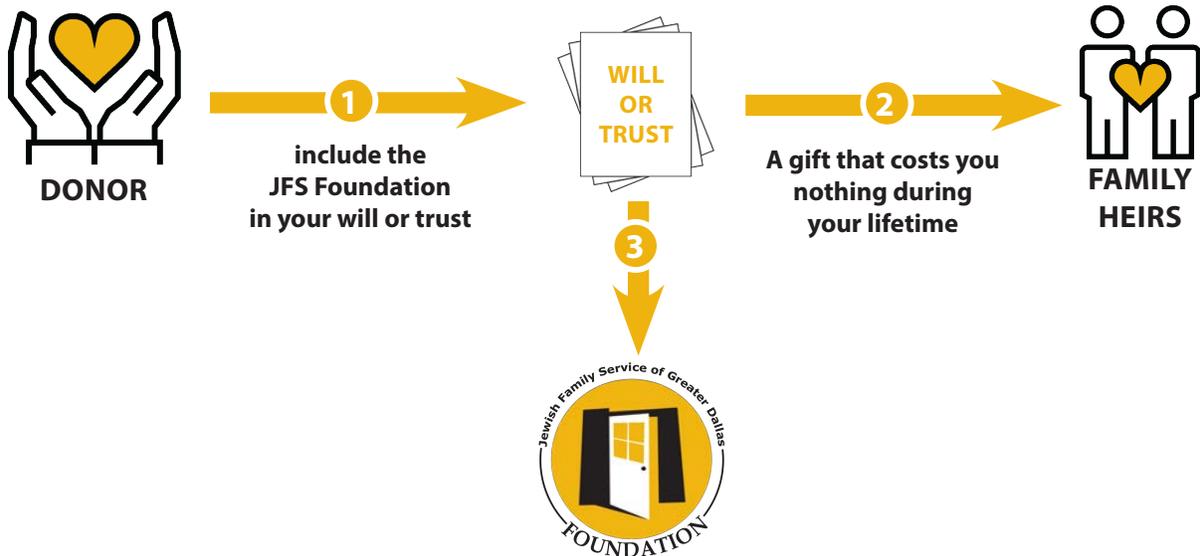
BENEFITS

- Establish your fund immediately.
- Receive tax credits immediately.

Will or Trust



Did you know that we can work with you and your financial advisor to plan a bequest that will be satisfying, economical, and effective in carrying out your wishes in support of our mission. Please see the next page regarding specific Trust options to consider.



HOW IT WORKS

- Include a gift to JFS or the JFS Foundation in your will or trust.
- With a gift of 10,000+, a Foundation Fund in your name will be established.
- Make your bequest unrestricted or direct it to a specific service or program of your choice.

BENEFITS

- Your assets remain in your control during your lifetime.
- You can modify your gift to address changing circumstances.
- You can direct your gift to a particular purpose (be sure to check with us to make sure your gift can be used as intended).
- Under current tax law, there is no limit on the estate tax deduction for your charitable bequests.

Charitable Remainder Trust



This charitable giving strategy enables you to pursue philanthropic goals while still generating income. In addition to tax management, charitable remainder trusts can offer benefits for retirement and estate planning.



HOW IT WORKS

- You transfer an asset into an irrevocable trust. The best assets are those that have greatly appreciated in value, such as publicly traded stock and real estate.
- You receive an immediate charitable income tax deduction. The amount of the tax deduction is based on several IRS factors such as length of the trust and the expected return.
- The asset is removed from your estate, so no estate taxes will be due on it when you die.
- The trustee then sells the asset at full market value, paying no capital gains tax, and re-invests the proceeds in income-producing assets.
- The trust pays you an income for a stated period of time (or your lifetime).
- Once this time frame expires, the remainder of the trust assets goes to JFS.

BENEFITS

- A charitable remainder trust lets you convert a highly appreciated asset like stock or real estate into income for as long as your lifetime.
- You pay no capital gains tax when the appreciated asset is sold.
- It reduces your income taxes now and estate taxes when you die.
- It lets you help JFS – a charitable organization that has special meaning to you.

Charitable Lead Trust



This charitable giving strategy gives you an immediate tax deduction, and the value of your charitable gift is not subject to gift and estate tax.



HOW IT WORKS

- You transfer an asset into an irrevocable trust. The best assets are those that have greatly appreciated in value, such as publicly traded stock and real estate.
- You receive an immediate charitable income tax deduction. The amount of the tax deduction is based on several IRS factors such as length of the trust and the expected return.
- The asset is removed from your estate, so no estate taxes will be due on it when you die.
- The trustee then sells the asset at full market value, paying no capital gains tax, and re-invests the proceeds in income-producing assets.
- JFS receives a reliable stream of income for as long as the trust lasts.
- Any remaining assets go to your beneficiaries free of federal gift and estate tax.

BENEFITS

- A charitable lead trust lets you convert a highly appreciated asset like stock or real estate into an income stream for JFS.
- It reduces your income taxes now and estate taxes when you die.
- You pay no capital gains tax when the appreciated asset is sold.
- It lets you help JFS – a charitable organization that has special meaning to you.

Retirement Plan



Did you know your Retirement Plan is subject to income tax upon your death? When you name the JFS Foundation as the beneficiary of your retirement plan, you can use other assets to make gifts to your heirs. The JFS Foundation won't pay income tax on our distribution and your heirs will receive their share of your estate without the burden of extra taxes.



HOW IT WORKS

- Contact your Plan Administrator
- Name the JFS Foundation as a beneficiary of your IRA, 401(k), or other qualified retirement plan.
- Pass the balance of your retirement assets to the JFS Foundation.
- Please notify us about your plans to give. Your Plan Administrator is not obligated to notify us.
- We will establish a Foundation Fund in your name if the value is \$10,000 or more.

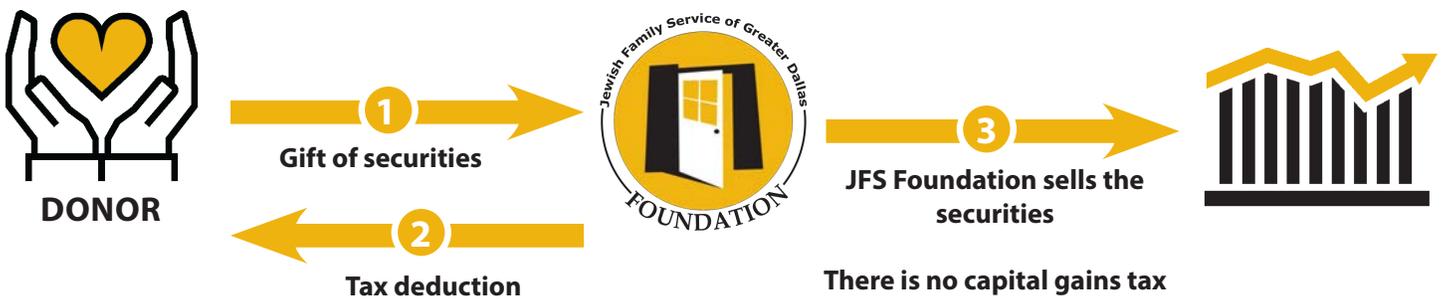
BENEFITS

- Continue to take regular lifetime withdrawals.
- Maintain flexibility to change beneficiaries if your family's needs change during your lifetime.
- Your heirs avoid the potential double taxation on the assets left in your retirement account.

Stock & Appreciated Assets



Did you know that a \$10,000 cash gift and a gift of \$10,000 in appreciated securities both generate the same charitable deduction? However, if you use publicly traded stocks, bonds, or mutual fund shares that you have had for over a year, you will receive an additional tax benefit. The IRS allows you to make your transfer as a donation to the JFS Foundation without recognizing capital gains on the appreciation.



HOW IT WORKS

- You transfer appreciated stocks, bonds, or mutual fund shares you have owned for more than one year to the JFS Foundation
- The JFS Foundation sells your securities and uses the proceeds for an endowment when the value is \$10,000 or more.

BENEFITS

- You receive an immediate income tax deduction for the fair market value of the securities on the date of transfer, even if you originally paid much less.
- You pay no capital gains tax on the transfer when the stock is sold.
- Giving appreciated stock can be more beneficial than giving cash. The “cost” of your gift is often less than the deduction you gain by making it.

Real Estate & Personal Property



Did you know that the JFS Foundation can accept residential, commercial, and undeveloped real estate? As with donations of other types of appreciated property, gifts of real estate secure a charitable income tax deduction for you, based on the fair market value of the property. There is no capital gains liability for the transfer to the JFS Foundation.



HOW IT WORKS

- You deed your home, vacation home, undeveloped property, or commercial building to the JFS Foundation. You can also transfer a valuable painting, antique, or other personal property to the JFS Foundation.
- The JFS Foundation may use the property or sell it and use the proceeds to establish your endowment. Your gift supports the charitable mission of JFS.

BENEFITS

- You receive an income tax deduction for the fair market value of the real estate or for the appraised value of your gift.
- You pay no capital gains tax on the transfer.
- Without using cash, you can make a gift that is valuable to the JFS Foundation.

Life Insurance



Did you know that a life insurance policy is a wonderful asset that can be used to create a much greater philanthropic impact than you might have thought possible? If you are carrying more insurance coverage than your family obligations now require, or if you would like to explore a low-cost/large impact gift generally, consider using life insurance to create a meaningful donation.



HOW IT WORKS

- You transfer ownership of a paid-up life insurance policy to the JFS Foundation.
- The JFS Foundation keeps the plan or cashes it in at a later time.
- We will establish a Foundation Fund in your name if the value is \$10,000 or more.

BENEFITS

- You make a meaningful gift using an asset that you and your family no longer need.
- Your income tax deduction is equal to the cash surrender value of the policy.
- You may be able to use the cash value of your future policy to fund a donation to the JFS Foundation that delivers income, such as a deferred gift annuity.



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