



## HOLIDAY LUNCHEONS LEAD TO LEGACY GIFTS

Ronnie Bayduza and Greg Losito have been avid supporters of Guide Dogs for the Blind (GDB) for more than 12 years. Ronnie, a retired hospital administrator, and Greg, a retired physicist, discovered GDB while living in the Bay Area for many years. They retired to the Tahoe area about six years ago.



Ronnie Bayduza and Greg Losito

Ronnie and Greg were drawn to GDB because of their dual passions: supporting veterans' organizations and their love of animals, particularly dogs. "GDB's history of supporting vets who are visually impaired and our soft spot for the amazing dogs GDB employs in its programs was a unique and appealing combination for us," shared Greg.

They became "hooked" on GDB after attending numerous holiday luncheons and hearing stories about clients who had graduated from the program. "Whether it was a guide dog graduate raising children, a graduate hiking the entire Appalachian trail, or a graduate navigating a college campus with their new guide, the grads exuded absolute joy. The power of the human-animal

bond and these budding partnerships were in full display," Ronnie said.

Ronnie and Greg were motivated to create legacy gifts that would continue to benefit GDB's programs long after they were gone. After some research, Greg became interested in charitable remainder trusts (CRTs). He was intrigued by the income and tax benefits and knew appreciated real estate they owned would be the perfect

asset to fund their CRTs.

Greg describes their CRTs as a "win-win" for GDB and for them. "We were able to sell two highly appreciated properties tax-free, receive a substantial charitable income tax deduction, and have a stream of income for our lives. Plus, we no longer have to manage these properties." In the end, they ended up with more money for their retirement and will leave "their mark" by passing on a very sizable gift to GDB.

Guide Dogs for the Blind is grateful to Greg and Ronnie for being inspired to make such meaningful gifts!

# A GIFT WITH MULTIPLE BENEFITS

There are many ways you can support Guide Dogs for the Blind's mission of partnering exceptional guide dogs with our clients who are blind or visually impaired. Some gifts can be simple, while others may seem more complex. Many gift options can also be wise tools for personal financial planning. One such gift is the **charitable remainder trust (CRT)**.

CRTs distribute regular income to you and/or another person; you may claim an income tax deduction if you are itemizing, and the trust remainder is excluded from your estate. By giving appreciated property, such as securities or real estate, you may even improve the return of these assets, all while making a meaningful gift.

## HOW PAYMENTS ARE DETERMINED

You may specify trust payments be made to you and/or others for life or for certain combinations of lives and time periods.

When the trust ends, what remains in the trust comes to Guide Dogs for the Blind. You are entitled to a federal income tax deduction equal to the value of the gift portion of the trust. These deductions can eliminate tax on a significant portion of

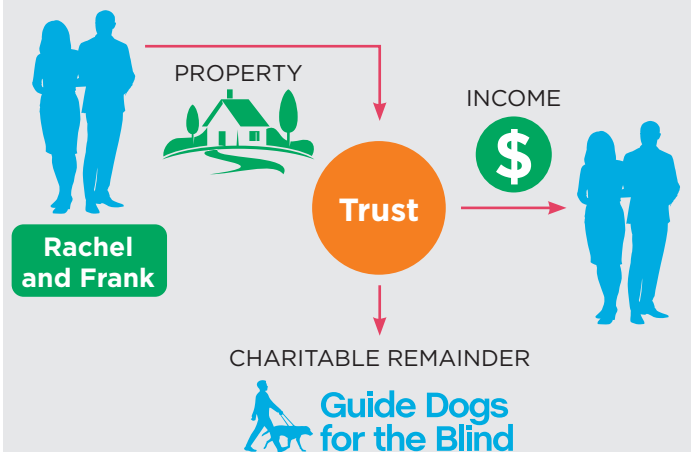
income for up to six years. They may also make it possible for you to itemize where it would otherwise not be possible.

## LEARN MORE

We will be pleased to work with you and your advisors to create a trust that meets your needs. You can call 800.295.2040 or email Tom Horton at [thorton@guidedogs.com](mailto:thorton@guidedogs.com) or Joan Scott at [jscott@guidedogs.com](mailto:jscott@guidedogs.com).

### HOW A CHARITABLE REMAINDER TRUST WORKS

Remainder trusts offer the opportunity to turn highly appreciated assets into a lifetime stream of payments with the remainder passing to Guide Dogs for the Blind when the trust ends.



Rachel and Frank use their vacation home worth \$500,000 to fund a charitable remainder unitrust. They paid \$150,000 for the property 10 years ago. At a 5% payout, they receive 5% of the annual value of the trust (\$25,000 the first year) for their lifetimes and can claim a charitable income tax deduction of almost \$246,000. Any amount not deductible in the year the gift was made can be carried forward for five additional years.



# IS A CRT RIGHT FOR YOU?

**INCREASE SPENDABLE INCOME.** Your CRT may help you increase spendable income at a time you need it, such as during retirement.

**PRESERVE YOUR ASSETS.** A CRT can provide long-term professional management of the assets you contribute.

**ENJOY TAX BENEFITS.** Because your charitable remainder trust will benefit Guide Dogs for the Blind in the future, you enjoy tax savings today. You are entitled to an immediate deduction for the future value of your gift and no tax is due when assets that would otherwise be subject to capital gains tax are sold if you fund your CRT with appreciated securities. Assets in CRTs will also not generally be included as part of your taxable estate.

**MAKE AN INVESTMENT IN OUR FUTURE.** A CRT can provide a legacy of support to create exceptional partnerships between people, dogs, and communities for years to come. Together we are unstoppable!



Come Join the Guide Dogs for the Blind  
Planned Giving Team

## Gifts That Provide Income WEBINAR

Wednesday November 10, 2021  
Noon PT/1 pm MT/2 pm CT/3 pm ET

If you have highly appreciated assets, such as stock or real estate, love Guide Dogs for the Blind, and wish to receive a stream of income, please join us to discover the advantages of a charitable remainder trust.

Discover the advantages of setting up a gift that provides income for life and provides significant tax benefits. It's one way to also provide a truly significant gift to GDB.

**To register or for more information go to [guidedogs.com/plan](https://www.guidedogs.com/plan).**

## If you are considering making a gift to Guide Dogs for the Blind through your estate...

...we sincerely thank you and would like to welcome you to the Legacy Society. You can share this information with your legal counsel:

**Our Federal Tax I.D. Number:**  
94-1196195

### Bequest Language:\*

"I give \$\_\_\_\_\_ (or \_\_\_ % of the residue\*\* of my estate [or trust]) to Guide Dogs for the Blind, Inc. of San Rafael, California, for its general purposes."

\* Canadian Residents: Please contact us for language and identification information specific to Canada.

\*\*"Residue" refers to what remains after specific bequests, taxes, settlement costs, and debts are satisfied.



**Guide Dogs  
for the Blind**

P.O. Box 151200  
San Rafael, CA 94915-1200



## VIRTUAL HOLIDAY CELEBRATION

Kick off the holiday season by joining us for a festive holiday party to celebrate Guide Dogs for the Blind's mission. You'll enjoy inspirational stories and of course, lots of puppies to celebrate the holiday season!

**Sunday, December 5, 2021**

**Pre-Show 4:30 pm PT**

**Live Broadcast 5 pm PT**

**Location: Comfort of your own home**

**Register at [guidedogs.com/events/holiday-celebration](https://www.guidedogs.com/events/holiday-celebration)**

**Register before November 1 to be entered into a free drawing to receive a GDB holiday gift**

### Contact us:

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## THE ADVANTAGES OF GIFT ANNUITIES IN RETIREMENT

Retirees may find themselves in need of additional funds but without a clear strategy for increasing their spendable cash flow.

Charitable gift annuities provide fixed, dependable payments. Because a portion of the assets used to create your gift annuity will eventually be used by GDB, you receive income tax savings as well as payments that may be taxed at more favorable rates than other income.

Payment rates are based on the age(s) of the person(s) receiving the payments, the number of people receiving payments, and other actuarial factors.

### Capitalize on stock market successes

When you fund charitable gift annuities with appreciated securities, two favorable tax results occur:

1. Your deduction is calculated on the current fair market value of the stock, not on your cost basis.
2. A large part of your gain is avoided, with the rest reportable over your life expectancy. Return the enclosed envelope to receive a personalized gift annuity proposal outlining your specific benefits.

### Sample Gift Annuity Payment Rates

| Selected Rates for One Person |      | Selected Rates for Two People of the Same Age |      |
|-------------------------------|------|---|------|
| Age                           | Rate | Ages  | Rate |
| 90+                           | 8.6% | 90/90   | 8.2% |
| 85                            | 7.6  | 85/85   | 6.5  |
| 80                            | 6.5  | 80/80   | 5.4  |
| 75                            | 5.4  | 75/75   | 4.6  |
| 70                            | 4.7  | 70/70   | 4.2  |

*For illustrative purposes only. Please ask for current benefits and rates for other ages.*