**PLANNED GIVING**

**BEQUEST**
A will makes a statement about what matters most in your life. After providing for family, friends, and others, many supporters of Scouting also include a meaningful gift to their local council to continue their lifetime support. Charitable bequests are a great way to provide for Scouting without giving up the assets during your lifetime. When the gift is distributed from your estate, your estate will receive an estate tax charitable deduction for the amount of your gift.

You should also consider sharing your plans with your local council, especially if your gift is to be used for a specific purpose by the council. This information will be confidential (unless you specify otherwise) and you will have the assurance that the use of your gift will be understood and agreed to by your local council.

**RETIREMENT PLAN DESIGNATIONS**
The need to plan today for the future is never more apparent than with retirement. For many people, retirement is a reward for a lifetime of work. Many of these people also do not realize that, after providing for themselves and those who depend on them, retirement investments offer many convenient and cost-effective charitable gift opportunities. With the growth in retirement and pension plans, many people now choose to designate their favorite charities as beneficiaries of any excess, or remaining, retirement funds once these funds are no longer needed.

**LIVING TRUST**
A popular and versatile estate planning tool is the living trust. Many people use this trust to organize personal finances, provide for family members, and make gifts to Scouting. It keeps you in control of your assets during your lifetime and specifies how your property should be distributed after your death. As with a will, the living trust is an excellent way to make a gift to Scouting. Your gift can be any size and of virtually any asset, and you can specify the preferred use of your gift, if you choose. A provision for your local council or other charities you support can easily be added to your trust agreement, and it may be a specific, contingent, residual, or remainder gift.

**CHARITABLE LEAD TRUSTS**
The charitable lead trust is a gift of income to the Greater St. Louis Area Council. You select the assets to place in trust, and the length of time that your trust will last. Income from the trust is paid to Scouting for the length of time and purposes that you specify. When the trust terminates, the assets (the trust principal) are returned to you or distributed to whomever you choose, and are received tax-free.

You can make a significant gift that can be used now for Scouting, and transfer assets to subsequent generations with reduced or eliminated estate, inheritance, and gift taxes. The lead trust is generally a lifetime gift; however, you can establish a testamentary lead trust that would provide benefits to your estate similar to those you would enjoy during your lifetime.
PLEDGES
Some people want to commit a major gift, but cannot complete the gift all at once. A multi-year pledge for Scouting is an effective way to do this. Many donors also include language in their will that would fulfill any pledge amounts unpaid during the donor’s life.

The pledge is a simple, written agreement between you and your local council that commits you to an amount to be paid by a date that you choose and may even specify how your gift is to be used.

ENDOW NOW PROGRAM
Many benefactors who provide consistent, generous gifts to Scouting would like to create an endowment fund to support a camp property, campership or scholarship program for youth, or other projects for the Greater St. Louis Area Council.

Scouting’s Endow Now Program gives donors the ability to give a larger endowment than they might have thought possible, at a much lower cost. Your gifts to this program are invested until your fund reaches the endowment dollar goal you request. At that time, your endowment will begin to generate income for the council or programs you select.

LIFE INSURANCE
Life insurance is another convenient way to make a future gift to Scouting with a minimum investment. Some donors make a gift of new, paid-up policies or existing ones that are no longer needed. A gift of existing life insurance that you own may be completed by assigning ownership and delivering the policy to Scouting. You would receive an immediate income tax charitable deduction for the current value of such a policy.

You also may designate Scouting as beneficiary of insurance you own or receive from your employer. If you have excess group term insurance, you may want to name your council as a beneficiary of the unneeded amounts. You can also designate the council as a contingent beneficiary of an existing policy.