


A photograph of a forest path with sunlight filtering through the trees. A large purple circle is overlaid in the center, containing the title and subtitle. The path is covered in fallen leaves, and the trees are tall and slender.

Visionaries

Ensuring the future of
mental health support



Insight
COUNSELING
CENTERS



Thank you for your interest in making a planned gift to Insight Counseling Centers.

The following information is meant to serve as a guide to inform and inspire. We invite you to seek counsel from your personal financial planner, accountant, and/or tax preparer for specificity regarding your planned gift.

There are many ways you can make a planned gift. Planned giving in support of Insight Counseling Centers allows you to establish a charitable legacy which supports mental health, while providing you with significant financial and tax benefits. What follows is a brief overview of planned giving methods.

Leave a Charitable Bequest in Your Will or Trust

Often considered the simplest of planned gifts, including Insight Counseling Centers in your will ensures that clients who require our income-based fee scale will be supported beyond your lifetime. You can designate a specific amount or a percentage of your estate. Bequests to Insight Counseling Centers may create tax savings for your heirs. If you choose to include Insight in your will, kindly let us know so that you can be included in our Visionaries planned giving society.

IRA/Retirement Plans

You may designate Insight Counseling Centers as a primary or contingent beneficiary of your IRA or other retirement plan assets. The IRA Charitable Rollover is easy for donors who have reached the age of 70 ½ to rollover up to \$100,000 to public charities without having to count the distributions as taxable income.

Life Insurance

You can transfer ownership of a cash value insurance policy during your lifetime to create or support your fund and to be eligible for an immediate tax deduction based on the policy's current value. Naming Insight Counseling Centers as a beneficiary of any insurance policy can be an easy planned giving strategy.

Donate Appreciated Assets (Stocks, Funds, etc.) Instead of Cash

Consider donating appreciated securities instead of or in addition to cash. You can give more money while paying less in taxes. This is a win/win: you won't have to pay capital gains taxes when you donate appreciated assets, and Insight doesn't have to pay taxes when we sell them.

Consider Becoming a Monthly Donor

Insight's Compassion Circle is a giving society that recognizes those who make a monthly gift. You may wish to make this regular gift via your bank charge card or PayPal, or might set up an automatic withdrawal from your Qualified Charitable Distribution via your investment funds.

Qualified Charitable Distributions

Those who have reached the age of 73 must make an annual required minimum distribution (RMD) from their retirement accounts. Consider donating your RMD to Insight Counseling Centers. Doing so will satisfy this requirement, up to \$100,000 annually, and it won't count as taxable income for you.

Carry Over Your Annual Deduction Limits for Up to Five Years

Typically, you cannot deduct more than 60% of your Adjusted Gross Income (AGI) for the year for your cash donations. Contributions of appreciated securities are limited to 30% of AGI to a charitable organization. If you want to give more, you can carry forward charitable giving above annual deduction limits for up to five years.

Planned gifts may be made to Insight Counseling Center's operating or endowment funds.



This is not meant to be an all-inclusive review of planned giving strategies. For further information, we invite you to visit the following links for helpful articles, and as always, we recommend you discuss your intentions with your financial advisor. No information in this brochure should be construed as tax, legal, investment, or financial advice. Consult with a professional before making decisions around your giving.

- [New Charitable Planning Opportunities with Retirement Plans \(acga-web.org\)](https://www.acga-web.org)
- [How to make the most of your charitable donations | Vanguard](#)
- [Inherited IRA Rules: 7 Things All Beneficiaries Must Know | Bankrate](#)
- [Charitable giving and taxes | Fidelity](#)

Contact Us

Once you are ready to discuss your planned gift benefiting Insight Counseling Centers, please reach out to Executive Director Pam Brown, CFRE, at pam@insightcenters.org or 615-383-2115, ext 108.

"No one goes on, but what we leave behind keeps us alive for someone else."

— Adam Silvera

