



**GUIDE TO PLANNED GIVING TO  
C.U.R.E. CHILDHOOD CANCER  
ASSOCIATION**



C.U.R.E. Childhood Cancer Association was founded in 1976 by a group of parents who lost their children to cancer. They found they had needs that were not met during their respective experiences and wanted to ensure no future parent of a child with cancer felt alone. As such, C.U.R.E. (Counseling, Understanding, Research, Education) was established. Our organization's mission is to provide meaningful, practical support to families who have a child with cancer or chronic blood disorder from the day of diagnosis, throughout treatment and beyond. Our support includes financial, emotional, social and educational assistance to local families in the Greater Rochester area or who are being treated at Golisano Children's Hospital. With C.U.R.E., the support doesn't stop when treatment stops and we can continue to Embrace Families at Every Turn because of the kindness of our community and supporters.

Planned giving helps you integrate your personal and family financial goals with your charitable giving. The staff at C.U.R.E. would be pleased to work with you and your professional advisor to develop a gift plan that meets your personal and charitable objectives. We invite you to explore this pamphlet to learn how a properly planned gift may reduce your tax burden or create a personal legacy.

It will be our privilege to help you accomplish your philanthropic objectives. Explore your options and, when you are ready for more information, please contact us for a confidential conversation about your interests.

C.U.R.E. Childhood Cancer Association  
200 Westfall Road  
Rochester, New York 14620  
585.473.0180



## INCLUDING C.U.R.E. IN YOUR WILL

A bequest is simple and convenient. You have a number of options. You can make a bequest for a specific dollar amount or for a percentage of your estate. You can designate your bequest for general use or you can restrict its use. Many individuals designate their bequest be used to honor the memory of a family member or another loved one through specific gifts or endowments. These bequeaths live forever, since only the income is used annually.

Since a will is an important legal document, you should seek an attorney's help. To assist you with this important process, we offer some suggested bequest wording below.

Following are some examples of various types of bequests:

- ***Specific bequests*** are used to make a gift of a specific dollar amount or specific assets, such as securities, real estate, or personal property.
- ***Residuary bequests*** are used to give all or a portion of the rest, residue, and remainder of your estate after payment of expenses and any specific amounts designated to other beneficiaries.
- ***Unrestricted bequests*** are the most useful type of bequest because it is unrestricted, allowing the funds to be allocated by C.U.R.E. wherever the need is greatest. The needs of the families C.U.R.E. serves are ever changing and an unrestricted bequest allows us the most flexibility to meet these needs.
- ***Restricted bequests*** are designated to be used to support a special program or purpose that reflects your interest. If the bequest is restricted to a specific purpose, it is important that the following wording be added at the end of the provision. This will ensure that, in the remote possibility a specified purpose may cease to need funds in the future, an alternate use for the bequest may be determined: "*..... for so long as the Board of Directors of C.U.R.E. determines that the need exists. Should the need no longer exist, said Board of Directors may, in its sole discretion, direct the use of my bequest for a purpose related as closely as possible to that stated above.*"

The following includes several examples of suggested bequest wording to benefit C.U.R.E. Each individual situation is unique and, therefore, these examples include only some of the possible gift opportunities. We encourage you to share your final will provision with C.U.R.E. to ensure that your wishes will be properly followed and recognized.



- **Percentage of estate for unrestricted purpose:** *“I give, devise, and bequeath to C.U.R.E., a not-for-profit organization located in Rochester, New York, \_\_\_\_\_ percent (%) of the rest, residue, and remainder of my estate as an unrestricted gift to be used at the discretion of the Board of Directors of C.U.R.E. for the general purposes of C.U.R.E.*
- **Percentage of estate for specific purposes with an endowment provision:** *“I give, devise, and bequeath to C.U.R.E., a not-for-profit organization located in Rochester, New York, \_\_\_\_\_ percent (%) of the rest, residue, and remainder of my estate to establish the \_\_\_\_\_ ENDOWED FUND. The principal of this Fund shall be invested as part of C.U.R.E.’s permanent endowment and in accordance with its policies. The income therefrom is to be used by C.U.R.E. for \_\_\_\_\_ . Contributions may be added to the Fund at any time. If changed circumstances should at some future time make it impractical to continue using the income from the Fund for the purpose designated, then C.U.R.E. Board of Trustees may redesignate the purpose for which the Fund’s income may be distributed, provided that the Fund shall continue to bear the name \_\_\_\_\_ ENDOWED FUND, and that the amended terms shall adhere as closely as possible to my original intent.”*
- **Specific amount for unrestricted purposes:** *“I give, devise, and bequeath to C.U.R.E., a not-for-profit organization located in Rochester, New York, the sum of \$\_\_\_\_\_ in cash or in-kind (or \_\_\_\_\_ shares of \_\_\_\_\_ stock) to be used at the discretion of the Board of Trustees of C.U.R.E. for the general purposes of C.U.R.E.”*
- **Specific amount for specific purposes:** *“I give, devise, and bequeath to C.U.R.E., a not-for-profit organization located in Rochester, New York, the sum of \$\_\_\_\_\_ in cash or in-kind (or \_\_\_\_\_ shares of \_\_\_\_\_ stock) to be used for \_\_\_\_\_ at C.U.R.E. If changed circumstances should at some future time make it impractical to continue using the income from the Fund for the purpose designated, then C.U.R.E. Board of Trustees may redesignate the purpose to adhere as closely as possible to my original intent.”*

To assist you with your plans, C.U.R.E. can provide sample language for the program or area you wish to support. This confidential service is available to you without obligation.



## **GIFTS TO C.U.R.E. BY BENEFICIARY DESIGNATION**

A popular and easy way to accomplish a generous planned gift is by naming C.U.R.E. as a revocable beneficiary of retirement assets, investment and bank accounts, life insurance, certificates of deposit, and other assets that are ultimately distributed by beneficiary designation (commonly known as payable on death (POD) or transfer on death (TOD)). These gifts pass directly to C.U.R.E. free of income tax or estate tax.

To designate C.U.R.E. as your beneficiary take the following steps:

- (1) Contact your account manager, financial advisor, or life insurance agent and ask to review your beneficiary designation. Alternatively, you may have the ability to modify your beneficiary designation via online access to your account.
- (2) On the beneficiary designation form from your institution, indicate the percentage of the remainder of your account you wish to direct to C.U.R.E. Identify C.U.R.E. on the beneficiary designation form with the following information:

C.U.R.E. Childhood Cancer Association  
200 Westfall Road  
Rochester, New York 14620  
Federal Tax ID: 51-0215037

- (3) Return the completed form (or submit it on online) to your account manager and inform C.U.R.E. of your gift.
- (4) Share a copy with your estate attorney or advisor.

Unlike gifts governed by a Last Will and Testament, that can direct funds to a specific purpose, commercial asset managers are not able to take responsibility to see that your future gift is designated for a particular purpose. Therefore, we encourage donors who wish to direct their funds to establish a gift agreement with C.U.R.E. that will govern the use of the funds when received.



## **QUALIFIED CHARITABLE DISTRIBUTIONS**

Normally, a distribution from your Traditional IRA is taxed as ordinary income. However, you may be eligible to make a tax-free qualified charitable distribution (QCD) from your IRA to C.U.R.E. The transfer “counts” toward your required minimum distribution (RMD). To qualify, you must be 70 ½ years of age and transfer funds directly from your IRA. QCDs can be made from a traditional or Roth IRA. Retirement plans such as pensions, 401(k) or 403(b) plans must first be transferred to an IRA.

To transfer funds from your IRA to C.U.R.E., follow these step-by-step instructions:

- (1) Contact your financial advisor or representative at the financial institution that holds your IRA.
- (2) Tell your representative that you wish to make a QCD from your IRA to C.U.R.E.
- (3) Request a check made payable to “C.U.R.E. Childhood Cancer Association” and indicate that it is a “qualified charitable distribution from the account of (your name).”
- (4) For wire transfers, contact request transfer instruction from C.U.R.E.
- (5) Tax ID information: C.U.R.E. Childhood Cancer Association  
Federal Tax ID: 51-0215037
- (6) Please contact C.U.R.E. and let us know to expect a payment.

*Please note that the maximum QCD is \$100,000 per year per person, with married couples with separate IRAs eligible to give up to \$200,000 per year. Transfers to donor-advised funds, supporting organizations, private foundations, charitable remainder trusts, and charitable gift annuities do not qualify. The transfer is tax-free and is not included in your adjusted gross income (AGI), thus there is no charitable deduction. A transfer is not subject to AGI limitations on charitable deductions. C.U.R.E. recommends you consult with your estate attorney and/or financial advisor prior to requesting a QCD to C.U.R.E.*