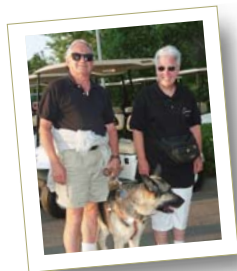


"My husband and I want to continue to support Oak Hill as we have for a long time. But, in retirement, we're looking for more income."

If you are 65 years or older, for a minimum gift of \$10,000, you can establish a **Charitable Gift Annuity (CGA)** with Oak Hill which will provide you a secure, guaranteed fixed income for lifetime as well as significant tax benefits.



Tax benefits include a federal income tax deduction, capital gains tax deferral, and future reduction in probate and estate taxes. Also, in most cases, a portion of your income is tax-free and if you give appreciated property you will pay tax on only part of that appreciation.

(Oak Hill also offers a **Deferred Charitable Gift Annuity** with similar benefits to donors 45 to 64 years of age who would like to defer income until age 65 or retirement)



"How can I make sure that the program I support with my annual gift continues to thrive after I'm gone?"

With a minimum gift of \$10,000, you can establish an **Endowed Fund** in memory or honor of a loved one and restricted to a specific program. Only the income generated from the fund is used so your endowed fund will provide support to your favorite program for years to come.

Gabe was thrilled when he became the proud owner of a new guitar, thanks to the **Arthur Pereira Endowed Fund**. A note sent to Albert and Marion Pereira who established the fund in memory of Albert's brother, said, **"Thank you for making Gabe happy. It is people like you who we believe are sent to make life worth living."**



Individuals who make a planned gift to Oak Hill become members of the **Emily Wells Foster Society**, a group of thoughtful and generous individuals whose legacy of support will touch the lives of people with disabilities in perpetuity.

(The material in this brochure is for informational purposes only and is not intended as legal or tax advice. We recommend that you contact your own legal and/or tax advisors before making any planned gifts.)



Yes, I'm interested in learning more about planned gifts.

Please contact me at:

Name: _____

Address: _____

Telephone Number: _____

Email Address: _____

The best time of the day to contact me is: _____



Mission:

Oak Hill enhances independence and quality of life for people with disabilities, including visual impairments, by setting the standard in providing innovative solutions, program excellence, services and advocacy.

For more information, please contact the Development Office at 860-242-2274 or email info@ciboakhill.org.

To donate online, please visit our website, www.ciboakhill.org and check **Ways to Give** and then **Be a Donor**.



Oak Hill Foundation, Inc.

120 Holcomb Street, Hartford, CT 06112

Telephone (860) 242-2274 ext. 4802 ■ Fax (860) 242-3103

Email: ohf@ciboakhill.org www.ciboakhill.org and click on Ways to Give

The Connecticut Institute for the Blind, Inc., dba, Oak Hill, a 501 (c)(3) nonprofit corporation



Oak Hill Foundation

Helping Oak Hill build a better life for people with disabilities

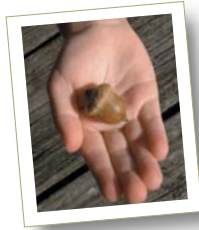


Oak Hill Foundation, Inc.

"It takes a noble person to plant a seed for a tree that will one day provide shade to those whom he may never meet." –David Trueblood

Oak Hill Foundation, Inc.

Established in 2006, the Oak Hill Foundation works hand in hand with Oak Hill to enhance the quality of life, mobility, independence and employability of people with disabilities, including those who are blind or visually impaired, served by Oak Hill.



About Oak Hill

Oak Hill is the largest private nonprofit provider of services for people with disabilities in Connecticut. We operate eleven programs at 120 sites located in 59 towns and serve people from birth to over 90 years of age. Oak Hill is known and respected in its field for high quality innovative programs to meet the diverse and changing needs of people with disabilities of all ages.

When you give to the Oak Hill Foundation, you leave a legacy that will benefit people with disabilities now and into the future.



Gifts that Last a Lifetime

While your annual donation enables us to meet the daily needs of our program participants, planned gifts, many of which provide you with income, reach out to people with disabilities for as long as they need our help.

"I would like to include a bequest to Oak Hill in my will, but my first priority is making sure my children are taken care of."

Depending on the current tax laws, leaving a gift to charity in your will may reduce the estate tax burden on your heirs significantly. You should consult with a financial advisor or attorney to learn how giving may actually benefit your family after you're gone. You can make Oak Hill the direct beneficiary of a percentage of your estate or leave a specific amount. The following language properly names Oak Hill Foundation as a beneficiary:

The Oak Hill Foundation, a Connecticut charitable corporation, having its principal office at 120 Holcomb Street, Hartford, CT 06112.

"We love Oak Hill and all you do for people with disabilities. We are honored to be able to make a difference."—Bonnie and Erich Ohlendorf, who have included a bequest in their wills to Oak Hill



"Oak Hill is our favorite charity, and we have been donors for years. However, we want to help our grandchildren with college in the future. Is there a way to do both?"

A **Charitable Lead Trust (CLT)** is an excellent way to accomplish these objectives. For a specific number of years this trust would pay income to Oak Hill. After that period the trust ends and the corpus goes tax-free to heirs, often at a much larger amount than the initial trust transfer.

The CLT is one of the best ways to pass on assets to heirs, reduce gift and estate tax and further the important work of Oak Hill.

With a **Charitable Remainder Trust (CRT)**, you receive income for life, or for the term of the trust (say 10 or 20 years) and you avoid paying a capital-gains tax on any appreciated assets you donate. Oak Hill receives the balance – the "charitable remainder" – when the trust ends, which is a larger donation than if you'd sold the asset first and then given Oak Hill the after-tax proceeds.



"We've read that retirement assets left to heirs are often subject to huge taxation. Is there a way for us to help Oak Hill with a gift of some or all of it?"

Absolutely! By simply making Oak Hill the beneficiary of your plan (e.g., IRA, 401k or 403b), you can avoid multiple taxation of your remaining retirement assets (85% or more in some cases).

Or, if you are 70 and a half and are subject to mandatory withdrawals, you could give up to \$100,000 per year, directly, to Oak Hill, income tax free.

"I have admired Oak Hill for years and want to leave my vacation home to Oak Hill. Can I do this during my lifetime and still use the property?"

A **Retained Life Estate** arrangement would enable you to deed your residence, vacation home or farm to Oak Hill while continuing to enjoy the property for as long as you wish.

The advantage of such a plan is the current federal tax and estate tax benefits you would gain, as well as the knowledge during your lifetime that you have provided significant support for Oak Hill's vital services.

