



As Iowa's only Jazz Station, KCCK's mission is to preserve and promote America's Music; on the air, in our schools, and throughout the community. Planned gifts assure that KCCK will be here now and in the future, and that the jazz will keep playing for generations to come.



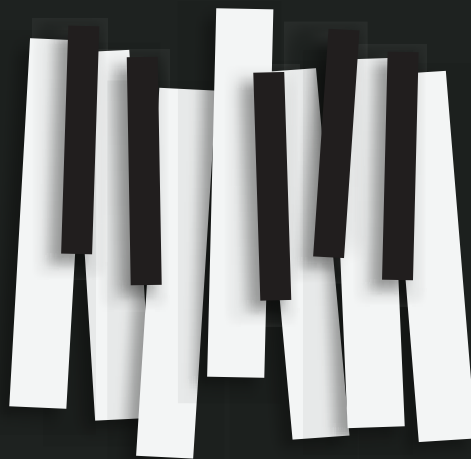
When you make a planned gift to KCCK, you help ensure

Jazz Under the Stars,

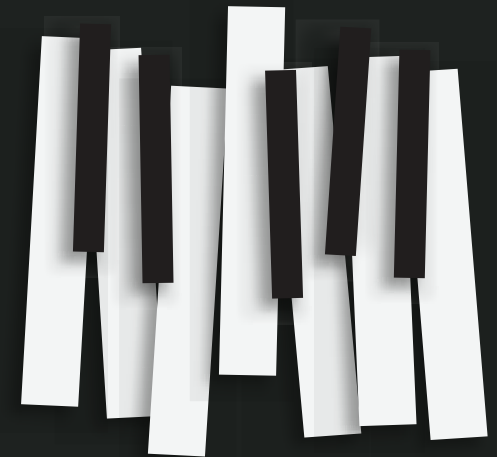
Schoolhouse Jazz,

The Corridor Jazz Project,

and your local, community-supported jazz radio station live on.



[www.kcck.org](http://www.kcck.org)



Planned Giving  
to KCCK's  
Future Fund



You have the power to ensure the future of jazz for your children, grandchildren, and our entire community when you join KCCK's Future Fund.

Future Fund is the name we've given to planned gifts that support KCCK's jazz programming, both on the air and in our schools, and to preserve KCCK's service to our community in perpetuity.

Planned gifts are popular because of the financial flexibility and tax benefits they provide. They can allow you to make a personally significant gift, often larger than you thought possible.

Here's an example:

Charles and Sarah have been giving to KCCK for many years, and are members of the Blue Note Society. As they near retirement, they need to dial down their charitable giving, but they give the Future Fund \$20,000 in their will. The earnings on that gift will generate about the same \$1,200 a year they've been giving, but will do it forever!

**When you make a planned gift to KCCK, you make sure Jazz Under the Stars, Schoolhouse Jazz, The Corridor Jazz Project, and your local, community-supported jazz radio station live on.**

## Ways to Give

### IRA Charitable Rollover

Beginning at age 70 ½ you can lower your income and taxes from your IRA withdrawals while helping to support our work this year.

- Satisfy your required minimum distribution (RMD) for the year
- Avoid taxes on transfers of up to \$100,000 from your IRA to KCCK
- Reduce your taxable income, even if you do not itemize deductions
- Please note that IRA charitable rollover gifts do not qualify for a charitable deduction, but reduces your adjusted gross income.

### Bequest in Your Will

A charitable bequest is one of the easiest and most flexible ways that you can leave a gift to KCCK that will make a lasting impact. With the help of an attorney, you can include language in your will or trust specifying a gift to be made to KCCK as part of your estate plan.

There are several ways to make a bequest:

- Percentage bequest—make a gift of a percentage of your estate
- Specific bequest—make a gift of a specific dollar amount or a specific asset
- Residual bequest—make a gift from the balance or residue of your estate

### Beneficiary Designation

Using a beneficiary designation can simplify your planning and avoid expensive legal fees. It can offer opportunities to reduce the burden of taxes on your family or offer income tax deductions during your lifetime.

### Retirement Assets:

Designate KCCK as a full, partial or contingent beneficiary of your retirement account (IRA, 401(k), 403(b) or pension). Your retirement fund can be taxed if passed on to heirs, yet it's tax-free to charity.

### Life Insurance Policy:

Name KCCK as a beneficiary of your life insurance policy. Naming KCCK as the owner of a paid-up policy or a policy with a cash value may offer you a one-time tax deduction. If the donated policy requires premium payments, you may receive annual tax deductions by making annual gifts to pay the premiums.

### Charitable Gift Annuity

A charitable gift annuity secures the mission of KCCK while providing guaranteed income to you for life.

You transfer cash or property to KCCK and in exchange, we promise to pay fixed payments to you for the remainder of your life. The payment amount depends on your age, and a portion of the payment may even be tax-free. You could receive a charitable income tax deduction today for the gift portion of the annuity.

### Charitable Remainder Trusts

You may be concerned about the high cost of capital gains tax with the sale of an appreciated asset. By using the appreciated asset to fund a Charitable Remainder Trust, you create an income stream to you, to the trust or to other beneficiaries while avoiding capital gains taxes. Your favorite charities benefit from what remains in the trust after all the trust payments have been made.

### Life Estate Reserved

You might be interested in leaving your home or farm to KCCK at your death but would also like to receive a current charitable income tax deduction. A life estate reserved might offer the solution you need. With a life estate reserved you could receive an income tax deduction for the value of the remainder interest in your home or farm while preserving your lifetime use and control of your home or farm. When the owners of the life estate have passed away, your home or farm will belong to KCCK. We will sell the property to further our work.

## We Can Help!

If you have questions about how you can best plan your gift to KCCK, contact **Michelle Collier** ([michelle@kcck.org](mailto:michelle@kcck.org)) at **319-398-5446**.