

## Ways to Establish Your Legacy

**Protect the animals you love. Create a lasting partnership with ROLDA.  
Your planned gift makes it possible.**

By including ROLDA in your estate plan you will be able to continue providing a second chance for homeless dogs.

At ROLDA we are pledged to focus our energies on your wishes and needs, to ensure that your values are clearly established and preserved. To this extent, we work closely with each donor's professional advisors with the common objective of serving the donor's needs and desires.

There are many financial vehicles available to donors who want to ensure the continuity of services to the animals that ROLDA works to rescue and protect. There are many ways to make a planned gift that can offer substantial tax savings, supplement retirement income and enable donors to leave a legacy that will secure a second chance at life for thousands of homeless dogs.

Your gift to ROLDA is a legacy to the animals. Your charitable gift will help sustain, enrich and advance our lifesaving work for generations to come.

Listed below are the various gift methods and vehicles that ROLDA offers.

### Charitable Bequests

Your will is an important element in your estate plan that enables you to protect the people you love, create a lasting partnership with ROLDA and help ensure that our work to rescue homeless dogs, care for them and provide them shelter in our sanctuaries and loving forever homes can continue.

### Charitable Trusts

Help ensure the future of thousands of homeless dogs *and* receive income for life or transfer property to you children or grandchildren in a tax-advantaged manner. There are several different types of trusts and each has specific benefits to the donor and charity. In general, assets are deposited into a trust. The trust pays a stream of income either to the donor, someone the donor designates or to the charity. At the end of the trust, the assets that remain will go either to the charity or revert to the donor's family. The amount of the income stream is either a set amount per year or a percentage of the value of the assets.

**Romanian League in Defense of Animals, Inc**

**A 501(c) 3 tax-exempt charitable organization, EIN: 32-0176929**

Email: [rolda@rolda.org](mailto:rolda@rolda.org) – Phone: 401-353-5505 – Website: <https://rolda.org>

Address: PO Box 4674 Crofton MD 21114, USA

<https://legacy.rolda.org>



### **Charitable Gift Annuity**

Balance your individual/retirement needs with your philanthropic interests. A ROLDA charitable gift annuity can help you strengthen our programs to help the animals and provide you (or you and your spouse jointly, or someone you designate) with an income stream for life. There are several “real” benefits you will receive. Annuity rates are established at the date the annuity is created and the resulting payment remains fixed for the life of the annuitant(s). You are eligible to receive an income tax deduction (typically 40-60% of the contribution) for a portion of your gift and if the gift portion of your annuity exceeds the IRS contribution limit, you may carry forward the excess deduction for as many as five additional years. A portion of each payment you receive from your annuity is generally considered tax free and not reportable on your income tax return. If you fund your annuity with appreciated stocks, bonds or other assets, you may postpone reporting the capital gains; most often, this gain can be prorated over your life expectancy.

### **Gifts of Stock**

Gifts of stocks or bonds are an excellent way to ensure that ROLDA can continue its lifesaving work and give thousands of homeless dogs the chance to live healthy peaceful lives. The best way for both you and the dogs to benefit is to have your broker transfer your stocks directly to ROLDA. That way, you can realize the best tax savings. Donors enjoy a two-fold advantage in donating long-term appreciated assets: a charitable tax deduction for the full present fair market value of the asset and absolutely no (capital gains) tax on the appreciation.

### **Life Insurance Policy**

Using a life insurance policy to support ROLDA can be very cost-effective, especially for the younger donor. A donor may apply for a new policy or make a gift of an existing policy that has cash value. A new life insurance policy can enable someone with many current family obligations to turn a relatively small contribution into a dramatically larger gift. For the older donor, a paid-up life insurance policy that is no longer needed makes an excellent gift. Another option is to simply name ROLDA as the primary or contingent beneficiary of a new or existing policy, without transferring ownership of the policy. During your lifetime, you retain ownership and have access to the policy’s cash value, but realize no tax benefits. After your passing, if the proceeds of the policy are paid to ROLDA, your estate is entitled to an estate tax charitable deduction.

### **Real Estate and Investment Properties**

Outright gifts or bequests of real property have many advantages including bypassing capital gains, reducing estate taxes and more. Gifts of real estate can include a house, apartment building, farm, vacation home, commercial building and income-producing and non-income-producing land. A donor can make an outright gift of real estate now or through the estate – or use it to fund a charitable remainder trust that provides income to the donor or the donor’s children. A gift of real estate typically requires certain procedural steps, including a site visit to the property, a qualified appraisal, a preliminary title report and an environmental assessment. There are even ways to make such a gift – and achieve tax advantages now – while continuing to receive lifetime income from an income-producing property or retaining lifetime use of your property.

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## **Retirement Plans**

These can be powerful tools for endowing a charitable legacy to ROLDA while avoiding heavy estate and income taxes. Many individuals have accumulated substantial sums in tax-deferred retirement accounts, which include profit-sharing plans, IRAs 401(k)s and 403(b)s. These accounts are popular because the contributions are made with pre-tax dollars and the assets in the accounts grow tax-deferred. However, funds withdrawn from these accounts are usually taxed at both high income and estate tax rates. It is possible that at death, less than 30% in a retirement account will reach non-spouse beneficiaries. Therefore, individuals planning to make charitable gifts at death should consider using retirement accounts to fulfill their wishes. By giving retirement account assets to ROLDA, donors avoid substantial taxes that would otherwise be due. Other less heavily taxed assets are then available to fulfill bequests to loved ones.

## **Endow Your Annual Campaign Gift**

Many ROLDA donors make numerous contributions over the course of a year or make one contribution annually to help advance our lifesaving work. Tradition teaches us that we are just one link in a long chain, and we must work to maintain continuity for those who come after us. To reinforce their connection to the future and provide a sound financial base upon which ROLDA can build, many donors are endowing their gift or gifts to ROLDA's annual campaign. This gift can be funded by a variety of methods: bequest, life insurance, trust, or gift of cash or property.

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**ROLDA is grateful to supporters who have already advised us of their intentions to provide for the animals by making a planned gift to ROLDA and honors them with membership in the ROLDA Legacies Society.**

*For more information on how you can perpetuate your love for the animals with a planned gift, please contact:*

*By phone 410-353-5505 or email [legacy@rolda.org](mailto:legacy@rolda.org)*

*For more information about our charity, please visit <https://rolda.org>*

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All donations are tax-deductible to the extent allowed by U.S. law.

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