



## Select the Legacy Gift that Best Fits Your Goals

Type of Gift	How to Make It	Your Goals and Benefits
Include a Bequest to Think New Mexico in Your Will	Name Think New Mexico in your will. You can designate a specific amount, a percentage, or a share of what remains after your other bequests.	A bequest in a will costs you nothing during your lifetime and only takes effect after your other obligations are fulfilled. It may also reduce the estate tax liability of your heirs.
Make a Gift from Your Retirement Plan	Use a beneficiary designation form to name Think New Mexico as the beneficiary of the balance of the account left over after your lifetime. If you are over age 70 ½, you may also make a direct charitable rollover from your IRA, fulfilling your required minimum distribution without increasing your taxes.	Receive the income you need throughout your lifetime, and make a gift of your most highly taxed assets – since IRAs and other retirement plans are often subject to double taxation – leaving less taxed assets to your family.
Make a Gift of Stocks, Bonds, or Appreciated Assets	Directly contribute long-term appreciated stocks, bonds, mutual funds, or other securities.	This gift allows you to “buy low and give high.” You avoid capital gains tax while receiving a charitable income tax deduction for the full fair market value of the securities.
Make a Legacy Gift of Life Insurance	Contribute a life insurance policy you no longer need or establish a new policy with Think New Mexico named as a beneficiary.	This allows you to leverage your dollars to make a larger gift. You receive an immediate income tax deduction and possible future deductions through donations to pay policy premiums, while not reducing the size of the estate you pass on to your loved ones.
Make a Legacy Gift of Real Estate	Name Think New Mexico as the beneficiary to receive your real estate after your lifetime by having your attorney prepare and file a transfer-on-death deed. (Since the laws governing these deeds vary by state, check with your attorney regarding this type of gift.)	Avoid capital gains tax, receive a tax deduction, and make a gift that does not affect your financial situation or use of your property during your lifetime.