



## Where can you create a lasting

Jewish legacy and secure the knowledge, guidance and support to turn your philanthropic desires into permanent charitable deeds?

The Foundation of the Greater Miami Jewish Federation is the place where donors plan their philanthropy and invest their assets to sustain a strong and vibrant Jewish future.

For more than four decades, hundreds of individuals and families have entrusted The Foundation with the job of building the necessary communal resources to advance our Jewish community in Miami and to strengthen the vital programs and services we value for the people of Israel and Jews worldwide.









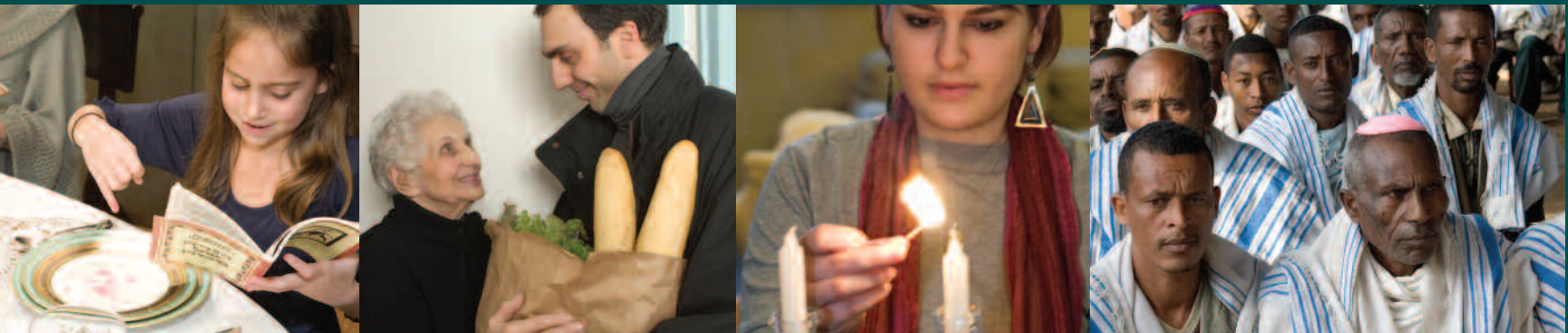
Your legacy gift can feed those who are hungry, care for vulnerable elderly Jews, educate children or fulfill the vision you have for a better tomorrow for our people.

Legacy gifts remain for all time, ensuring that your hopes and dreams for the Jewish people endure for generations to come.

Whether you want to create inspiring programs to strengthen Jewish identity, safeguard our people or encourage the next generation to embrace their rich Jewish heritage in new and innovative ways, you can count on The Foundation to be your conduit to make it all possible.


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Your Jewish legacy really can make a lasting difference.



■ THE FEDERATION SYSTEM HAS TIME AND AGAIN SHOWN HOW WE AS A PEOPLE RISE TO SO MANY OCCASIONS. WE CARE FOR THOSE IN NEED, DEVELOP FUTURE LEADERS, INVEST IN OUR CHILDREN, DEMAND JUSTICE FOR PEOPLE WHO CANNOT ADVOCATE FOR THEMSELVES, FUND PROGRAMS AND SERVICES AND EMERGENCY RESPONSES, AND CREATE A SPIRIT OF GIVING AND HOPE FOR SO MANY PEOPLE IN ISRAEL AND WORLDWIDE.

# About The Foundation of the Greater Miami Jewish Federation



The Foundation of the Greater Miami Jewish Federation promotes lasting and creative philanthropy by developing meaningful partnerships with individuals and families to achieve enduring charitable goals for Miami's Jewish community. We support the Federation's mission of caring for those in need, strengthening Jewish life and advancing the unity, values and shared purpose of the Jewish people. Through the acquisition, professional management and distribution of capital resources, The Foundation ensures that the programs, services and institutions that serve our people in Miami, in Israel and abroad will be enhanced and sustained for the ages.

The Foundation's team of philanthropic advisors will work with you and your family to help create a plan that reflects your Jewish values. We can match your philanthropic objectives with the ongoing work of the Greater Miami Jewish Federation, the needs of the community today and the anticipated needs of tomorrow. The community's vision and understanding of the big Jewish picture, combined with your personal philanthropic desires, can create an extraordinary synergy that will make a real and lasting impact on people's lives.







# Achieving Personal Financial Goals While Giving Vital Support to a Cause You Believe In

## What is planned giving?

Planned giving is a means of providing vital support to a philanthropic cause while structuring your charitable donations to maximize tax benefits and achieve personal financial goals.

## What is an endowment?

An endowment is a fund established to provide an ongoing source of financial support, which can be designated for a specific purpose by you, or determined by the Federation.

## How can I create an endowment fund?

You can create an endowment fund independently or with your spouse or other family members, at once or over a period of time, during your lifetime or by bequest.

## What are the tax benefits?

Planned gifts allow you to maximize the benefit of your charitable giving, while also minimizing your income, estate, capital gains or gift-tax liabilities. You can create an endowment using cash or almost any appreciated asset.

## How is an endowment fund managed?

The Foundation of the Greater Miami Jewish Federation serves as steward of endowment and financial planning. Working with financial professionals, The Foundation invests these assets and makes distributions as designated by the donor.

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THE IMPACT OF JEWISH GIVING ■ ELDERLY JEWS IN MIAMI NOURISHED, ENGAGED, STAYING IN THEIR OWN HOMES; THEIR CAREGIVERS SUPPORTED, ENCOURAGED ■ MORE THAN A MILLION PEOPLE STARTING NEW LIVES IN ISRAEL ■ HUNDREDS OF THOUSANDS OF JEWS LIFTED FROM POVERTY ■ ETHIOPIAN ISRAELIS EMPOWERED, EMPLOYED AND LOOKING TO THE FUTURE ■ ELDERLY JEWS IN THE FORMER SOVIET UNION FED, WARMED, COMFORTED ■ JEWISH CHILDREN – WHEREVER THEY LIVE – HAPPY, HEALTHY, CARED FOR, LOVED.



Through The Foundation, you can create a lasting Jewish legacy in a wise and enduring way. The Foundation offers many options for giving during your lifetime or by bequest – an ideal way to touch our Jewish community. These options provide significant tax benefits, as well.

## What are my options?

### Philanthropic Funds

Think of a Foundation Philanthropic (donor-advised) Fund as a kind of “charitable bank account” that you can establish with as little as \$5,000. Such a fund allows you to make charitable contributions and realize significant tax advantages when the time is right for you. Once this is established, you, your family or anyone you designate may recommend distributions from the fund be made to the Federation and almost any other qualified charitable recipient, Jewish or non-Jewish, local or otherwise, at any time.

### Endowment Funds

You may permanently designate the charitable purpose or beneficiary of your gift at the time it is made. Choose one or more specific programs, charities or fields of interest in any combination.

### Charitable Trusts

Two categories of charitable trusts are available. Charitable Remainder Trusts pay you or your designee(s) an income for life or a period of years. An endowment is established in your name at the end of the trust term. Charitable Lead Trusts contribute to endowments within The Foundation during your lifetime or for a period of years. The corpus is returned at the end of the trust term. In either case, you realize significant tax benefits.





## Charitable Gift Annuities

Charitable Gift Annuities are contractual agreements between you and the Greater Miami Jewish Federation. You make an irrevocable gift of cash or marketable securities to the Federation. In return, you receive a guaranteed fixed income for life. The amount of the annuity payment is based on the age(s) of any one or two annuitants at the date of the gift, among other factors. After paying the established income for life, the remaining principal of the annuity becomes a permanent legacy in your name.

## Life Insurance

Gifts of new life insurance policies can enable you to build substantial future endowment gifts through reasonable, tax-deductible premium payments. A donation of an existing policy may also offer tax benefits.

## Bequests/Memorials/Honorials

These gifts allow you to honor parents, grandparents, family members or loved ones, or to establish a legacy in your own name. Dedications are available in nearly every financial range.

## Jewish Community Trust Fund and Campaign Endowment Fund

These two funds perpetuate your giving by allocating only a portion of the investment yield from the funds each year. The Jewish Community Trust Fund, the Miami Jewish community's unrestricted endowment, allows the Federation to respond to unforeseen needs and opportunities in the future. The Campaign Endowment Fund helps to strengthen the Annual Federation/UJA Campaign, which is essential to our Jewish community.

## Letters of Intent

This personal commitment establishes your promise to make a gift, either during your lifetime or through a bequest.



How do I begin to work with The Foundation?

Contact one of our philanthropic advisors at 305.576.4000 or e-mail us at [foundation@gmjf.org](mailto:foundation@gmjf.org) for a confidential, no-obligation consultation.

Start thinking today about the true and lasting impact your philanthropic vision can have on the future of the Jewish people. Let us show you how.

The Foundation of the Greater Miami Jewish Federation...

The Place to Create Your Lasting Jewish Legacy.



# Philanthropic Fund



## Giving That Goes With Life

You can't always tell what lies just around the bend. Luckily, there is a way to give that is flexible enough to handle all of life's twists and turns.

## The Philanthropic Fund – A Flexible Way to Give

A Philanthropic Fund created through The Foundation of the Greater Miami Jewish Federation is a flexible "charitable bank account" that enables you to support the community while receiving tax benefits. A Philanthropic Fund is established by a letter of agreement with The Foundation. Cash, securities or almost any appreciated property may be contributed to establish the Fund.

### What is my tax benefit?

You are entitled to an immediate income tax deduction for contributions to a Philanthropic Fund. You receive a charitable deduction during the year in which you create the Fund and for later gifts to the Fund. Anyone can add to the Fund and receive the same tax benefit.

Since the Greater Miami Jewish Federation is a recognized public charity, cash donations are deductible up to 50 percent of your contribution's tax base. The fair market value of appreciated property is deductible up to 30 percent of your contribution tax base, and there is no capital gains tax on the appreciation. Also, since there is no tax on income or appreciation earned within the Philanthropic Fund, more dollars are available for distribution.

In contrast to a private foundation, you do not have to file tax returns or pay an excise tax for your Philanthropic Fund.

### Who invests the assets?

A committee of leaders from The Foundation with investment expertise sets policy and monitors the performance of professional investment managers. Prominent national firms oversee all assets managed by The Foundation of the Greater Miami Jewish Federation, while performance is reviewed by an additional outside firm. You will receive quarterly reports listing all activity and the current balance of your Fund.

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## Philanthropic Fund

### How are distributions made?

You, or others you have designated, may recommend distributions from the Fund. A committee of The Foundation reviews grant recommendations regularly.

Distributions may be made to any qualified public charity, the purpose of which is within the broad spirit of activities supported by the Greater Miami Jewish Federation. Correspondence accompanying all checks disbursed on behalf of your fund will indicate the name of the Fund, unless otherwise requested.

### Can distributions be made from the corpus of the Fund?

Yes, you may make recommendations for disbursement of both principal and investment yield, while continuing to add to your Fund. The investment yield of the Fund accrues tax-free.

### Who does the record-keeping?

The Foundation is responsible for all record-keeping and reporting.

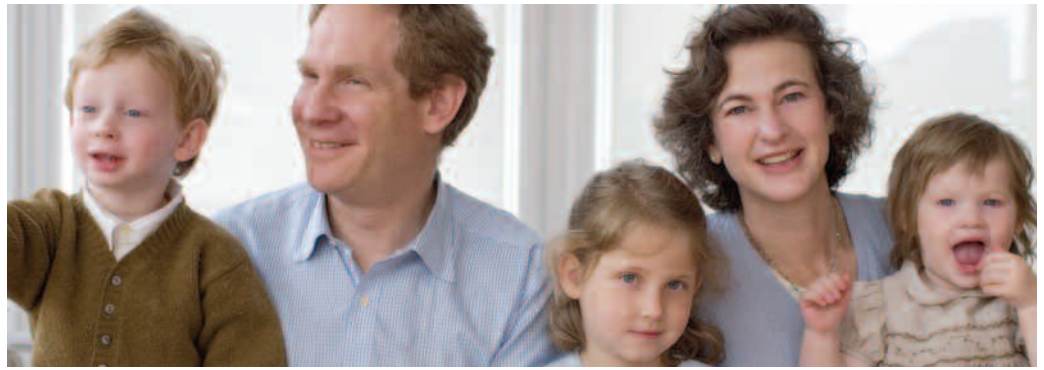
### How do I establish a Philanthropic Fund?

Speak with your attorney or financial advisor today about the advantages of establishing a Philanthropic Fund. The Foundation staff is ready to assist you in complete confidence and without obligation.

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# The Supporting Organization



## An Opportunity for Fulfillment

Supporting what you believe in means giving a part of yourself to the future of our people. Now you can give your family the opportunity to enjoy that sense of fulfillment for generations.

### Partners in Philanthropy

You may have significant assets – appreciated securities, business interests or real estate – that you would like to donate for charitable purposes. If you are thinking about establishing a private foundation, contact The Foundation of the Greater Miami Jewish Federation first. A Supporting Organization with The Foundation can fulfill your philanthropic vision in a way that best meets your financial and tax-planning needs while involving future generations of your family in philanthropy.

### The Supporting Organization

Funded and named by you, a Supporting Organization upholds the broad charitable purposes of the Federation while giving you the flexibility to make grants to specific organizations or fields of interest, in both the Jewish community and the community at large.

A Supporting Organization is a separate entity with its own legal identity and public charity status under Section 509(a)(3) of the Internal Revenue Code. It is overseen by a board of directors, appointed jointly by you and The Foundation. The board of a Supporting Organization distributes assets and may make investment and other management decisions.

### What are the benefits?

A Supporting Organization is an attractive alternative to a private foundation. Since it is recognized as a public charity, you are entitled to the maximum charitable deduction for cash contributions of up to 50 percent of your contribution base and appreciated property contributions of up to 30 percent.

In both cases, there is a five-year carryover if your gift exceeds the amount deductible in the year the contribution is made. You also avoid capital gains tax on gifts of appreciated property or securities.

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# The Supporting Organization

## How does the Supporting Organization operate?

The Foundation of the Greater Miami Jewish Federation manages the daily operations of the Supporting Organization, carrying out the approved actions of the board. Meetings are held at least annually to discuss grant-making and investment matters, as well as any other issues of policy or operations. The Foundation of the Greater Miami Jewish Federation also takes responsibility for the preparation and filing of tax returns on behalf of the Supporting Organization.

## Who invests the assets?

A committee of leaders from The Foundation sets investment policy and monitors the performance of professional managers. Prominent national firms oversee all assets managed for The Foundation, while performance is reviewed by an additional outside firm. Because of the special nature of the Supporting Organization, other investment arrangements may be made.

## Who handles the legal work required to create the Supporting Organization?

You and/or your attorney will work with The Foundation of the Greater Miami Jewish Federation to establish the Supporting Organization. The Foundation has legal counsel available to help. We can also assist in converting an existing private foundation to a Supporting Organization.

The Foundation invites you to contact us to receive a no-obligation, confidential consultation about the benefits of establishing a Supporting Organization.

## You may wish to create a Supporting Organization if:

- You are holding highly appreciated or nonproductive assets that can be used for charitable purposes. The Supporting Organization's board of trustees may maintain management of the assets, or you may choose The Foundation to manage the fund as a part of its asset pool. Either way, your contributions receive the same tax advantages as a public charity.
- You wish to terminate an existing private foundation but desire a continuing role in the operation of a charitable fund. The private foundation may be converted to a Supporting Organization and will no longer be subject to the same restrictions and taxes.
- You would like your family to play a direct, ongoing role in a charitable fund created to continue your commitment to the community. A Supporting Organization achieves this objective by bearing your family name and having your spouse, children or other family members on its board of trustees.

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# Permanent Annual Campaign Endowment



## A Promise for the Future

Help reaffirm our relationship with the people of Israel and ensure that life-sustaining and enriching services funded by the Annual Greater Miami Jewish Federation/UJA Campaign will be available for generations to come.

## A Commitment That Lasts Forever

Our Jewish world is changing every day. Seniors are living longer and requiring more specialized services. Young adults are seeking new ways to find personal meaning in Jewish tradition. And for children, formal and informal education is increasingly necessary to foster an affinity for Jewish life and produce future generations of involved Jewish adults.

During ordinary times, in Israel and other countries around the world, Jewish communities are in need of assistance with everything from basic food and medical care to job training for new immigrants. In extraordinary times, Jewish communities seek shelter from acts of terrorism, as well as help in rebuilding shattered lives.

## Permanent Annual Campaign Endowment (PACE)

### Why should I participate?

Establishing a PACE Fund provides an opportunity to continue support of the Federation/UJA Campaign in your name or in the names of your family members in perpetuity. Your PACE Fund, combined with those of other donors, will help ensure that the Federation can always provide the vital flow of services for Jews in need.

### How can I create a Permanent Annual Campaign Endowment?

You can establish a Permanent Annual Campaign Endowment during your lifetime or through your will.

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# Permanent Annual Campaign Endowment

## During Your Lifetime

You can sign a letter of agreement with The Foundation. You can then transfer cash, publicly traded securities or other appreciated property to the Fund.

Funds can also be created using Life Income Plans – Charitable Remainder Trusts and Gift Annuities – or life insurance. With all of these arrangements, significant tax benefits can be achieved.

All funds are invested by The Foundation, and a portion of the investment yield is paid to the Federation/UJA Campaign each year, ensuring that your philanthropic commitment to the Jewish people will continue in perpetuity.

## Testamentary Giving

You can create a PACE Fund as part of your estate plan. In addition to meeting your philanthropic objectives, a testamentary fund provides the additional benefit of an estate tax charitable deduction. This reduction in your taxable estate may result in a lower tax liability.

## What are the benefits?

The gift you make during your lifetime or as part of your estate plan generates tax savings.

A gift during your lifetime is deductible in the year it is made. If the gift is made as part of your estate plan, you receive a future estate tax deduction.

You will also take comfort in knowing that your community will receive critical dollars for humanitarian service through the Federation/UJA Campaign forever.

## How much should I give?

Speak with your professional advisor about creating the Greater Miami Jewish Federation Permanent Annual Campaign Endowment Fund that best suits your individual circumstances. The Foundation staff is ready to assist you in complete confidence and without obligation.

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# Gifts of Life Insurance



## Planning Ahead

The past is clear. The future is not. Hindsight allows us to see the events that shaped our community and the wider Jewish world. Forethought allows us to plan for the future and provide for emergencies.

Through The Foundation of the Greater Miami Jewish Federation, hundreds of people like you are making an impact on Jewish life for today and for the future.

### The Foundation of the Greater Miami Jewish Federation has two goals:

- To help ensure that the needs of the Jewish people can be met in the future – particularly in times of crisis.
- To foster the creation of innovative programs that meet emerging needs and fulfill our donors' charitable interests beyond the Annual Federation/UJA Campaign.

As the needs of our community and the Jewish people rise, the demands placed on the Greater Miami Jewish Federation will increase. Quality Jewish education will remain vital in helping us preserve our Jewish identity. More services for older adults will be needed as this segment of our population grows. Vulnerable Israelis who are isolated among hostile neighbors and struggling with economic burdens count on our support for essential human services. Jews in other countries who are seeking to escape the terror of anti-Semitism look to us for help.

The Foundation's Life Insurance Program is one way to plan for the future and meet unexpected challenges.

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## Gifts of Life Insurance

With minimal investment that has lifelong benefits,  
The Foundation's Life Insurance Program enables you to:

- Create a large endowment, even if you may not currently have the funds to do so.
- Support the Greater Miami Jewish Federation's local and overseas beneficiary agencies.
- Declare paid premiums as a tax-deductible item on your income tax return.
- Perpetuate your name or that of a loved one while helping your community.

The Foundation offers a special program that supports a portion of the premiums for gifts of insurance.

### Guidelines for this program:

- Agents must use a top-rated insurance company.
- Illustrating proposals must show a three-year vanishing premium, using projections at one point below the company's current interest rate.
- The contract may be individual life or survivorship life.
- The term insurance component of whole life policies may not exceed 30 percent. Universal life policies must guarantee 70 percent of face value in cash value at age 100, or provide for a secondary guarantee to age 120.
- The proceeds must be designated for the Greater Miami Jewish Federation's unrestricted Jewish Community Trust Fund or Permanent Annual Campaign Endowment (PACE).

If all of these conditions are met, The Foundation of the Greater Miami Jewish Federation will support a portion of the premium for these insurance gifts.

The Foundation invites you to contact us for a no-obligation, confidential consultation about the benefits of a life insurance gift.

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# Charitable Life Income Plans



## The Gift That Gives Back

Philanthropy begins with you. A contribution to your Jewish community helps ensure the future of the Jewish people – and that's an investment in life.

Establishing a Life Income Plan through The Foundation of the Greater Miami Jewish Federation enables you to create a lasting Jewish legacy while receiving income that is paid to you or a designated beneficiary.

A Life Income Plan can provide income to a parent, a dependent family member or you. It may also permit diversification of assets that may not otherwise be sold advantageously due to large built-in capital gains taxes.

## Life Income Plans

There are two ways to set up a Life Income Plan:

- Create the Charitable Remainder Trust now and receive an immediate tax deduction.
- Create the Charitable Remainder Trust as part of your estate plan to provide income for others and receive a future estate tax deduction.

## During Your Lifetime

There are two types of Charitable Remainder Trusts that provide you with an immediate tax deduction and lifetime income. These are the Unitrust and the Annuity Trust.

### Unitrust

The Unitrust offers a hedge against changes in the economy. It provides for a fixed percentage of the value of the Trust's assets – at least 5 percent, as valued annually – to be paid yearly to you or your named beneficiary for life, or for a specific term of up to 20 years. The remaining principal passes to the Greater Miami Jewish Federation in your name when the Trust terminates.

If the actual investment yield of the Trust is less than the specified percentage, the amount distributed may include some of the principal.

If the investment yields more than the specified percentage, the excess will be added to the principal. As the value of the Trust's assets grows, the amount paid to the income beneficiary will rise.

Should the value of the assets decrease, the income payments will decrease. You may add deductible contributions to the Unitrust at any time.

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# Charitable Life Income Plans

## Annuity Trust

With an Annuity Trust, you or your beneficiary receives the agreed-upon fixed amount of the trust's assets – at least 5 percent – each year for life or for a specific term of up to 20 years. The remaining principal passes to The Foundation of the Greater Miami Jewish Federation in your name when the trust terminates.

Unlike the Unitrust, the annual payment does not fluctuate over time with the value of the Trust's assets. It also differs from the Unitrust in that additional contributions cannot be made after its creation.

## Through Your Estate

You may create a Charitable Remainder Trust through your will, in the form of either a Unitrust or an Annuity Trust. You will receive a deduction from estate taxes rather than from income taxes. As with the trusts previously described, your named beneficiary receives annual payments during his or her lifetime, or for a specific number of years, with the remaining assets passing to the Greater Miami Jewish Federation in your name when the Trust terminates.

## A Lifelong Investment in Your Jewish Community

In addition to financial benefits for you or your loved ones, a Life Income Plan provides for the future of the Jewish community through a variety of endowment funds.

### These include:

#### Jewish Community Trust Fund

This is the general, unrestricted endowment fund of the Greater Miami Jewish Federation, which allows your gift to be directed in your name to the areas of greatest need.

#### Permanent Annual Campaign Endowment (PACE)

The PACE Fund permits you to perpetuate your commitment to the Annual Federation/UJA Campaign, ensuring that life-sustaining social services will be available for future generations, locally and overseas.

#### Designated Fund

A Designated Fund enables you to make a lasting commitment for a particular charitable purpose.

Your Fund may be directed to support the Annual Federation/UJA Campaign, its beneficiary agencies or a specific field of service. Your generosity will help fund programs in Miami, in Israel and around the world, for the aged, the young and the disadvantaged.

Speak with your professional advisor about creating a Charitable Remainder Trust. The Foundation staff is also ready to assist you in complete confidence and without obligation.

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# Charitable Gift Annuity



## Flexible and Dependable for Life

If your goals are to provide for your future financial security and reduce your taxes while still including the Greater Miami Jewish Federation in your estate plan, you may want to consider establishing a Charitable Gift Annuity.

## An Investment in the Future

A Charitable Gift Annuity guarantees that you will receive income today while strengthening our Jewish community far into the future.

## What is a Charitable Gift Annuity?

A Charitable Gift Annuity is a contractual agreement between you and the Greater Miami Jewish Federation. You make an irrevocable gift of cash or marketable securities to the Federation. In return, you receive a guaranteed fixed income for life. The amount of the payment is based on the age(s) of any one or two annuitants at the date of the gift and other factors. After paying the agreed-upon income for life, the remaining principal of the annuity is a charitable gift. You may create a Gift Annuity for yourself, you and your spouse, or another loved one.

A Charitable Gift Annuity benefits you during your lifetime while offering you the personal satisfaction of knowing your gift will help ensure the vitality of our Jewish community in the future.

A two-life annuity will be paid to you and your spouse or another designated annuitant as long as either of you lives. This results in a double gift – one to the Federation and one to a relative or special friend. There may be gift tax implications in this arrangement.

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# Charitable Gift Annuity

## Weigh the Benefits

- You will receive a guaranteed income for life, for you and/or your spouse or another loved one. The amount depends on several factors, including your age at the time you make the gift.
- You will receive a sizable charitable income-tax deduction for a portion of the gift in the year the gift is made.
- A portion of your annuity payment will be tax-free income.
- If your gift consists of appreciated property (such as stocks), you may avoid the capital gains tax on part of the appreciation of the asset and postpone the tax on the remaining portion. Most often, this gain is prorated over your life expectancy.
- The remainder of your Gift Annuity will establish an endowment fund in your name through The Foundation of the Greater Miami Jewish Federation.

## Is there a minimum age or gift amount?

We offer one-life or two-life Charitable Gift Annuities for those who are 60 years and older, as well as deferred gift annuities for those 50 years and older. The minimum amount to establish a Charitable Gift Annuity is very small.

## How much income will I receive?

We invite you to contact The Foundation to receive a no-obligation, confidential illustration of the personal and financial benefits of a charitable gift annuity. We recommend that you consult with your professional advisors or a member of The Foundation's professional staff about creating a Charitable Gift Annuity.

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