

Greenbrier River Trail Foundation Charitable Giving Guide

The Greenbrier River Trail Foundation, a 501(c)(3) nonprofit organization (Tax ID: 851296940), is dedicated to preserving and enhancing the Greenbrier River Trail for the enjoyment of the community and visitors. This guide highlights various charitable giving options, including gifts of stock, bequests, charitable trusts, IRAs, and donor-advised funds, to support our mission.

Our mailing address: PO BOX 203 Marlinton, WV 24954

GIFTS OF CASH

Outright gifts of cash are the most direct and simplest way to support the Greenbrier River Trail. The advantages include:

- Immediate income tax deduction for donors
- The Greenbrier River Trail Foundation receives funds instantly for conservation and maintenance efforts
- Assets are immediately removed from the donor's estate
- This can be done directly from our website at: <https://www.greenbrierrivertrail.com/donate/>

GIFTS OF APPRECIATED SECURITIES

Donating appreciated securities (held for more than one year) provides a “double tax benefit.”

- Full market value tax deduction for donors (subject to limitations)
- Avoidance of capital gains tax
- Immediate impact on the Greenbrier River Trail Foundation's operations and enhancement projects

ANNUAL GIFTS THROUGH YOUR IRA

Qualified Charitable Distributions (QCDs) allow donors aged 70½ or older to donate up to \$100,000 annually from their IRAs. You can donate a portion of your IRA funds directly to charities like us through a QCD, which can count toward your annual Required Minimum Distribution (RMD). The QCD is not subject to Federal Tax, so 100% of your retirement fund contribution goes to the charity. Because the QCD lowers your taxable income, you also save on Federal taxes.

- No taxable income from the distribution
- Immediate benefit to the Greenbrier River Trail Foundation's initiatives
- Removes assets from the donor's estate

BEQUESTS

Bequests provide a lasting legacy by including the Greenbrier River Trail Foundation in wills or trusts.

- It can be revoked during the donor's lifetime
- Leaves a lasting impact without affecting current financial security
- Unlimited charitable deduction for estate tax purposes

LIFE INSURANCE GIFTS

A life insurance policy can be designated to benefit the Greenbrier River Trail Foundation.

- Enables donors to provide a significant future gift with minimal current expense
- Can receive a tax deduction for policy premiums
- Keeps other estate assets intact for heirs

CHARITABLE REMAINDER TRUSTS (CRT)

A CRT allows donors to receive income while supporting the Greenbrier River Trail Foundation in the future.

- Immediate income tax deduction for a portion of assets
- Lifetime income for donors
- Removes assets from the taxable estate

CHARITABLE LEAD TRUSTS (CLT)

A CLT provides the Greenbrier River Trail Foundation with income for a designated period before transferring assets to heirs.

- Income tax deduction upon funding
- Reduction of estate tax burden
- Control over trust terms

CHARITABLE GIFT ANNUITIES

A contract where a donor provides a gift in exchange for a lifetime income stream.

- Immediate tax deduction for part of the donation
- Stable income for the donor
- The remaining assets benefit the Greenbrier River Trail Foundation upon the donor's passing

DONOR-ADVISED FUNDS

A flexible and tax-efficient way to manage charitable giving through an intermediary fund.

- Immediate tax deduction upon contribution
- Professional fund management
- Donor retains control over distribution timing
- This can be done for any campaign on our website at <https://www.greenbrierrivertrail.com/donate/> , select the amount, then select "Donor-Advised Fund".

For more information on how you can support the Greenbrier River Trail through charitable giving, please contact us at: Greenbrier River Trail Foundation PO BOX 203, Marlinton, WV 24954 or email us at: grta78miles@gmail.com

Thank you for your generosity and support in preserving and enhancing this treasured trail!