

TOGETHER WE THRIVE

The Future Society

PLANNED GIVING GUIDE

Forward Thinking: Creating Your Philanthropic Legacy



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If you're going to live, leave a legacy. Make a mark on the world that can't be erased.

Maya Angelou

Shape the Future You Imagine for the Communities You Love

While every donor has the power to create positive change in their communities, some go even further. They see the possibility to sow seeds of lasting progress beyond the boundaries of their lifetimes.

These visionary partners are at the heart of The Future Society at Fairfield County's Community Foundation.

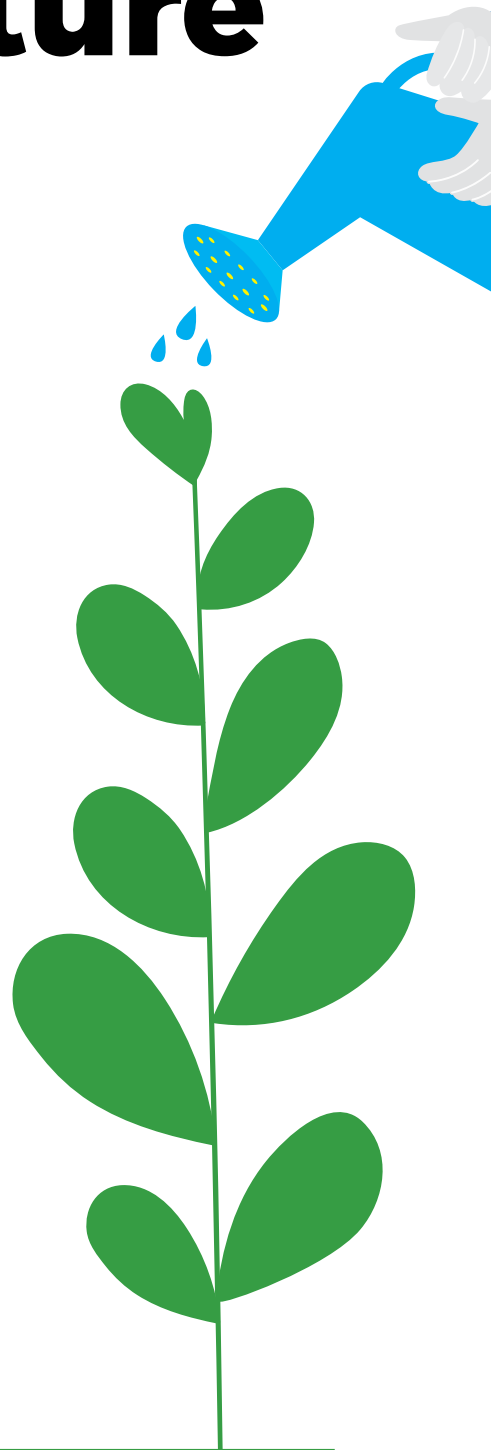
If you, too, imagine a community where opportunities and equity for all are not just lofty ideals but tangible realities for everyone, join us. By including the Community Foundation in your estate plan—through your will, trust, or other assets—you make a planned gift that affirms your enduring dedication to

the wellbeing of your community. You choose the issues to address with your gifts, and we promise to turn those gifts into solutions in the communities you love for generations to come.

**Better tomorrows are achievable,
and together we can create them.**

Your community. Your vision.

Our donors define 'community' in various ways. For most, it's Fairfield County. Some also see themselves as global citizens. The Community Foundation supports each donor's vision of community, whether it's local, national, or global. Let us help you design a planned giving solution that addresses your unique charitable and financial goals.

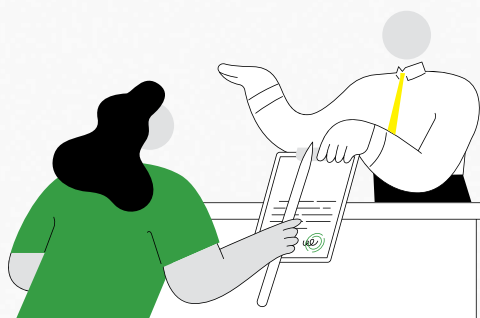




Your Planned Giving Options

Whatever your stage of life, we're here to help you create a plan that meets your philanthropic vision and financial goals. Your gifts—from wills to trusts, and other assets—can support specific charities or enable the Community Foundation to meet the region's most pressing needs. No matter your age or your income, you have options to give a forever gift to your community.

Bequest



The simplest and most common way to make a legacy gift is through a bequest in your will. By naming the Community Foundation as a beneficiary, you gift us your assets (cash, stocks, appreciated securities, or personal property) after your lifetime—in any amount or as a percentage of your estate. You can direct your gift to a specific fund or field of interest at the Community Foundation or entrust us with an unrestricted gift so we may flexibly focus the dollars on the most pressing community needs.

Real Estate

Donating real estate is an impactful way to advance our mission and provide a lasting legacy. Giving real estate as a charitable contribution can unlock several tax, income, and estate planning benefits while driving meaningful impact. We can tailor a giving solution that fits your needs and accept almost any kind of real estate in the US.

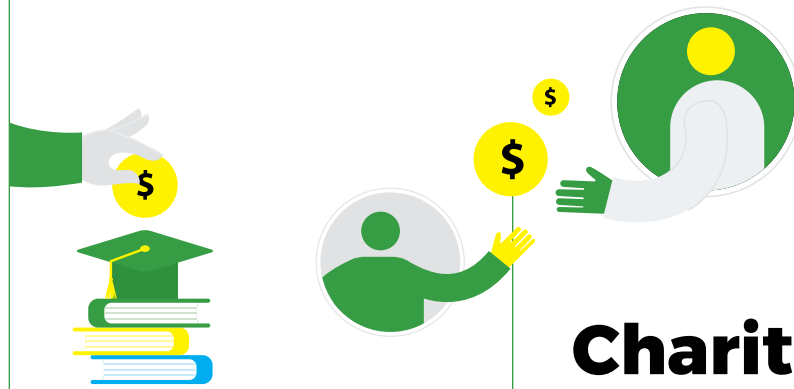




Life Insurance

When the original purpose for a life insurance policy no longer applies—such as educating children or providing financial security for a spouse—your policy can become a meaningful way to support your community. You can name the Community Foundation as a beneficiary of the policy (using a percentage or specific dollar amount) or make an outright gift of an existing policy.

Scan me



Charitable Lead Trust

You transfer cash, securities or other assets into a trust that makes payouts to the Community Foundation for a fixed number of years—while you receive tax benefits. At the end of the trust term, your beneficiaries (such as family members or specific charities you designate) receive the remainder of the trust with substantial tax savings.

Charitable Remainder Trust

You can give assets that “remain” after your heirs are cared for through a charitable remainder trust. It works like this: You and/or others you designate receive annual income for life or for a fixed term, while you receive the tax benefits. Then, at the end of the income period, the trust’s remaining assets pass to the Community Foundation.

Retirement Assets

When retirement assets pass to your heirs, they can be subject to estate and income taxes. As a result, many donors choose to fund their charitable giving by designating the Community Foundation as the beneficiary of their retirement accounts. You can do this simply by completing a beneficiary designation form provided by the company that administers the account. If you are 70½ years of age or older, you can also consider a tax-free distribution from your Individual Retirement Account (IRA) directly to the Community Foundation.



Ready to explore more?

To access the full range of our planned giving options, charitable gifts calculators, and other tools and resources, visit our gift planning website. FCCFLegacy.org

A Loving Legacy in Bridgeport



Bruce and Michele Hubler. Photo courtesy of Bruce Hubler.

Bruce Hubler was perched atop a Bridgeport beach lifeguard stand the moment his 58-year love affair began with his future wife, Michele. Soon, they also shared an enduring love for the city.

BRUCE WAS THE THIRD GENERATION IN HIS FAMILY TO LIVE IN THE CITY, and Michele had moved there as a teen. After they married, they bought a home in Bridgeport's Black Rock neighborhood and never left, despite Bruce's business successes tugging him toward New York City.

"We couldn't get ourselves to step out of Bridgeport," Bruce reflected. "We loved it there."

The Hublers' interest and involvement in the city's neighborhoods and people enriched their lives in countless ways. Bruce served on five nonprofit boards, including the Community Foundation's, and Michele devoted her energies to many local charities.

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Michele and I felt we'd been pretty lucky in life and we decided we should focus some of our good fortune to help others in Bridgeport.

BRUCE HUBLER

Before Michele passed away in 2021, the Hublers discussed creating a 'legacy gift' through the Community Foundation. They were keenly aware of the educational disparities facing Bridgeport's young people compared to suburban peers, and the couple viewed philanthropy as a way to break down barriers keeping youth from equal opportunities to do well.

Through a bequest in his will, Bruce set up the Bruce and Michele Hubler Fund, which will solely benefit Bridgeport residents after his lifetime. The Community Foundation will award grants from the fund to support children's summer enrichment activities as well as the health and welfare of preschool children and older adults with lower incomes.



A Forever Gift to Your Community

Life's milestones—the birth of a child, a business success, getting married, retirement—are often when people discover the meaningfulness of creating a legacy gift to their community. But, you can plan your gift at any time of life!

You can use your will or estate plan to make a bequest to the Community Foundation to create a fund and to indicate the good you wish it to accomplish after your lifetime. We can work with you and your advisors to set it up, and you always have the flexibility to revise your philanthropic plan as you (and your family) grow and evolve in life.

With gratitude and care, we invest your generosity for the long term and turn your gifts into grants to benefit communities—exactly as you intend.

Your gifts grow over time, giving back to the community in meaningful ways—forever.



Common Misconceptions About Planned Giving

► **Planned Gifts are Complicated and Confusing**

Many ways to leave a legacy are surprisingly simple. Explore options like a gift in your will or trust.

► **Planned Gifts are Only for the Wealthy**

Absolutely not! Planned giving is open to everyone. Even if your estate isn't vast, you can still make a significant impact through planned giving strategies. Planned gifts often unlock ways to give more generously than you might realize.

► **Wills are Only for Older Adults**

Estate planning isn't just for seniors. It's a crucial step for anyone who wants to ensure their wishes are respected and their loved ones are cared for in the future. Whether you're young and starting a family, building a career, or simply want peace of mind, an estate plan—including a will—provides clear instructions and avoids potential confusion or conflict for those you leave behind.

Gifts that Keep Giving

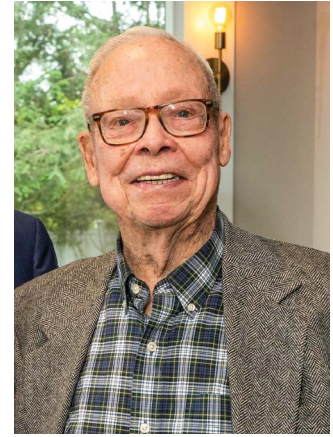
Your planned gift can make an impact that is far greater and more lasting than you might realize.

Explore how planned gifts made by remembered Future Society members continue to grow and fuel grants that make a difference across generations.

Visionary Donors	Year Fund Established	Bequest Amount	Grants Made	Balance in 2024
Maria Therese Holly	1984	\$51,967	\$106,826	\$123,709
Elizabeth Bissell Northcross	1991	\$464,870	\$837,215	\$1,098,205
Frances & Phillip Ramer	1995	\$611,799	\$902,743	\$1,197,744
Edmund C. Spencer	1996	\$1,000,222	\$1,210,717	\$1,508,789
Nancy J. Pilgard	1999	\$1,872,772	\$1,387,938	\$2,486,883
Stella Margaret McHenry	2002	\$159,008	\$114,445	\$224,950
Elizabeth Matthews	2004	\$171,620	\$259,183	\$317,410
Robert B. Factor	2007	\$174,398	\$91,402	\$201,455



Extending a Hand Across Generations



Bill Knobloch, Future Society member

You learn a lot about a community—and giving—while living there for nearly a century. Just ask New Canaan's Bill Knobloch.

HE'S LASER FOCUSED ON SUPPORTING NONPROFITS that open educational doors for Fairfield County's young people, and on the tax strategies most effective for him to do it.

Bill created the Knobloch Fund at the Community Foundation in 2001. Since then, he's been lowering his

tax rate and building the fund through gifts in the form of appreciated stock. And he's entirely hands-on in selecting the nonprofits his donor-advised fund supports.

"Growing up and living in Stamford for so many years gave me real knowledge of what the community needs and the organizations seeking the funding to meet those needs," Bill said.

He relies on his own research and the Community Foundation's deep local expertise to make grant decisions. And he's jumped at the chance to accompany the Community Foundation's philanthropy staff on tours of youth programs. ("You should go visit, too!" he'd tell you approvingly.)

In Bill's view, mentoring and afterschool programs through nonprofits like Project Music, Starfish Connection, Future 5, and the Stamford Museum and Nature Center could make all the difference for a young person striving to graduate from high school to make a better life.

That's why Bill worked with an estate attorney to create a charitable remainder trust. After his lifetime, the funds will provide enduring support for local youth on their paths to meaningful careers and self-sufficiency.

"Education," he says, "is tremendously important in life."



Choose Your Legacy: What Causes Reflect Your Values?

By making a gift to the Community Foundation, you can create your charitable legacy that will go on to support your community and the causes you care about after your lifetime. Your legacy gift is your choice: You can direct gifts from your fund to support your favorite nonprofits, contribute to an impact issue area (including those identified by the Community Foundation below), or entrust us to direct your gift to urgent and evolving community needs.

We partner with you to advance equity in Fairfield County. We believe that, together, we can make the biggest impact by focusing on these important areas.

Advancing Equity

Residents coming together to transform systems so that all our neighbors have an equitable opportunity to thrive.



Housing Opportunity

Everyone can access and maintain a safe, affordable home in a neighborhood where they want to live.

Building Stronger Nonprofits

Strong nonprofits are effective at addressing the issues that impact community well-being.



Economic Opportunity

Everyone has an opportunity to make a living wage and save for the future.

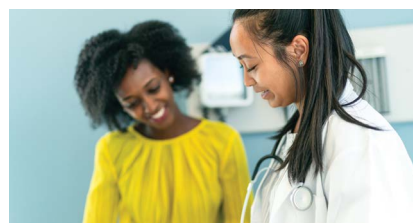
Youth Education and Careers

Young people finish high school and go to college or find a livable-wage job.



Health Equity

Everyone can be healthy, no matter one's race, zip code, or income.



Civic Engagement

People are empowered to vote, speak up, and get involved in community change.



Imagining a Future Without Inequalities



Jim and Kaye Barker. Photo courtesy of the Barkers.

Jim and Kaye Barker put down roots in Darien more than five decades ago. There, they could tool around Long Island Sound on their boat, and watch horses, cows, and goats peacefully roaming local farms.

THE BARKERS EMBRACED THEIR IDYLIC NEW SURROUNDINGS and earnestly juggled careers, children, and community involvement. Kaye, a social worker, became the executive director of Person to Person, a Darien-based human services agency founded in response to the assassination of Dr. Martin Luther King, Jr.



Jim appreciated that Stamford—the home base for his company—was experiencing a renaissance. He helped to bring theater to the city, and served on Stamford Hospital’s board for over two decades.

The Barkers also put their philanthropy to work through the Community Foundation. Kaye served on its grants committee, and the couple established a donor-advised fund. Driven to reduce the region’s widening wealth gap, they directed grants from the fund to nonprofits tackling issues including hunger relief, women’s job training, and reproductive health.

The Barkers dream that every Fairfield County resident can reach their full potential and contribute to society.

That’s why they have planned gifts to benefit their beloved community. After their lifetimes, grants from their fund will forever aid the mental health of children and families and support educational programs to reduce inequalities in the Fairfield County region.

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I’ve always been impressed with the Community Foundation’s research on the needs of women and girls. So I have faith that my money is going to effective nonprofits and is addressing some of poverty’s root causes.

KAYE BARKER

Ready to Make a Gift that Transcends Time?

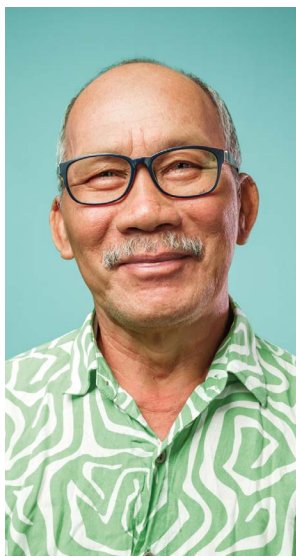
Joining the Future Society may be the most meaningful decision you'll ever make.

The Future Society honors those who include the Community Foundation in their estate plans. By joining this special group of generous individuals, you'll ensure your values and passions continue to create positive change in the community—for generations to come.

You'll join other Future Society members in experiencing:

The Joy of a Lasting

Legacy: Discover the profound satisfaction of creating lasting support for the causes and organizations you care about most.



A Network for Good:

Connect with like-minded individuals who share your commitment to building a brighter future. Attend exclusive events and informative seminars to learn and collaborate with other passionate community members.



Collective Impact:

Amplify your generous gift with contributions from other donors, maximizing your impact.



Flexibility and Control:

Maintain the flexibility to modify your giving plan as your circumstances or philanthropic goals evolve. You can also choose to give anonymously.



The Community Foundation Advantage



Deep roots, deep expertise

The Community Foundation has deep roots and expertise in Fairfield County. We have an intimate knowledge of the region's unique challenges and the bold solutions to address them. Our role as a community foundation provides our donor partners access to this expertise and a large network of organizations and leaders making a difference. We work with each of our donors to create legacies that are part of the solution to the region's evolving needs, and beyond.

We offer a comprehensive suite of planned giving services to support you.

LOCAL

Nonprofit expertise

Leverage our extensive knowledge of the local nonprofit landscape to identify impactful organizations that align with your values.



SOUND FINANCIAL

Management



Benefit from our experienced investment team to ensure the long-term growth of your charitable assets.



FUND SUCCESSION

Services

Receive guidance on ensuring the smooth transition of your charitable giving even after you're gone.

PHILANTHROPIC

Advising

Collaborate with our experts to design a giving plan tailored to your unique goals. We can work directly with you, or together with you and your financial advisor.



GRANTS

Administration

Enjoy a simplified grant-making process, ensuring your charitable funds are distributed effectively.



The Future Power of Your Generosity is Limitless

Let's begin the conversation about creating a gift for the communities you love after your lifetime.

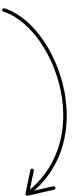
We would be delighted to talk with you and your financial or legal advisors and design a planned giving solution that addresses your specific goals—both philanthropic and financial.

Get in touch:

[FCCFoundation.org/LetsTalk](https://fccfoundation.org/LetsTalk)



Scan me



**Call us at 203-750-3210
or email us at giving@fccfoundation.org.**

Conversations are confidential, at no cost, and with no obligation.



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The Community Foundation has been a resource for helping me decide where to give. The knowledge it has accumulated regarding the needs of the community in Fairfield County is impressive. The Community Foundation will continue my giving after I am no longer here – and I know it will do it well.

JEREMY MAIN
Future Society Member

We are a registered 501(c)(3) nonprofit organization. Contributions to Fairfield County’s Community Foundation are tax-deductible to the extent permitted by law. Our federal tax identification number is 06-1083893.


This document is for educational purposes only. For advice related to your unique financial situation, please consult your attorney, financial advisor, CPA, or other type of advisor.




About Fairfield County's Community Foundation


We are partnering with our community to create a county where every person has an equitable opportunity to thrive. We work closely with community organizations, nonprofits, businesses, and philanthropists to address challenges and identify opportunities to create a stronger, more vibrant community. Informed by three decades of partnering with and serving our community, we have awarded more than \$390 million in grants to nonprofits in Fairfield County and beyond.


[FCCFoundation.org](https://www.fccfoundation.org)

 **Fairfield County's Community Foundation**
40 Richards Avenue | Norwalk, CT 06854 | (203) 750-3200

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