



# PLANNED GIVING

Become part of an exclusive group of compassionate donors committed to leaving a lasting impact.





Dear Friend of the Food Bank,

It is my pleasure and honor to share these resources with you to help create a lasting legacy in South Jersey.

While every donation makes a meaningful impact, a planned gift allows you to help the Food Bank of South Jersey (FBSJ) continue our mission for decades to come—positively impacting future generations and creating a food-secure community in which all neighbors have access to the nutritious food and resources needed to live healthy and fulfilling lives.

By making a planned gift, you become part of an exclusive group of compassionate community donors committed to supporting FBSJ beyond their lifetime. Your legacy will not only sustain our organization, but it can help pave the way for a more prosperous future and create a community where everyone can thrive.

### Four reasons why a legacy gift may be right for you

Here are four reasons why a legacy gift could be a meaningful choice:

1. **Enduring Impact:** Your gift will continue to fight hunger and nourish lives long after your lifetime, creating a ripple effect of hope and health in our community.
2. **Personal Fulfillment:** Knowing your values will live on through your support of FBSJ can bring deep personal satisfaction and peace of mind.
3. **Financial Flexibility:** Planned giving options—such as bequests, charitable trusts, or beneficiary designations—allow you to support FBSJ while maintaining control of your assets during your lifetime.
4. **Tax Benefits:** Many planned gifts offer significant tax advantages for you and your heirs, helping you make the most of your philanthropic intentions.

Thank you for being our unwavering partner in the fight against hunger. If you'd like to explore the planned giving option that's right for you, I'll be happy to answer any questions you may have. You may reach me at [lawosanya@foodbanksj.org](mailto:lawosanya@foodbanksj.org) or **856.662.4884 ext. 119**.



**Lavinia Awosanya**

*Chief Development Officer, MBA, CFRE*



# PLANNED GIVING:

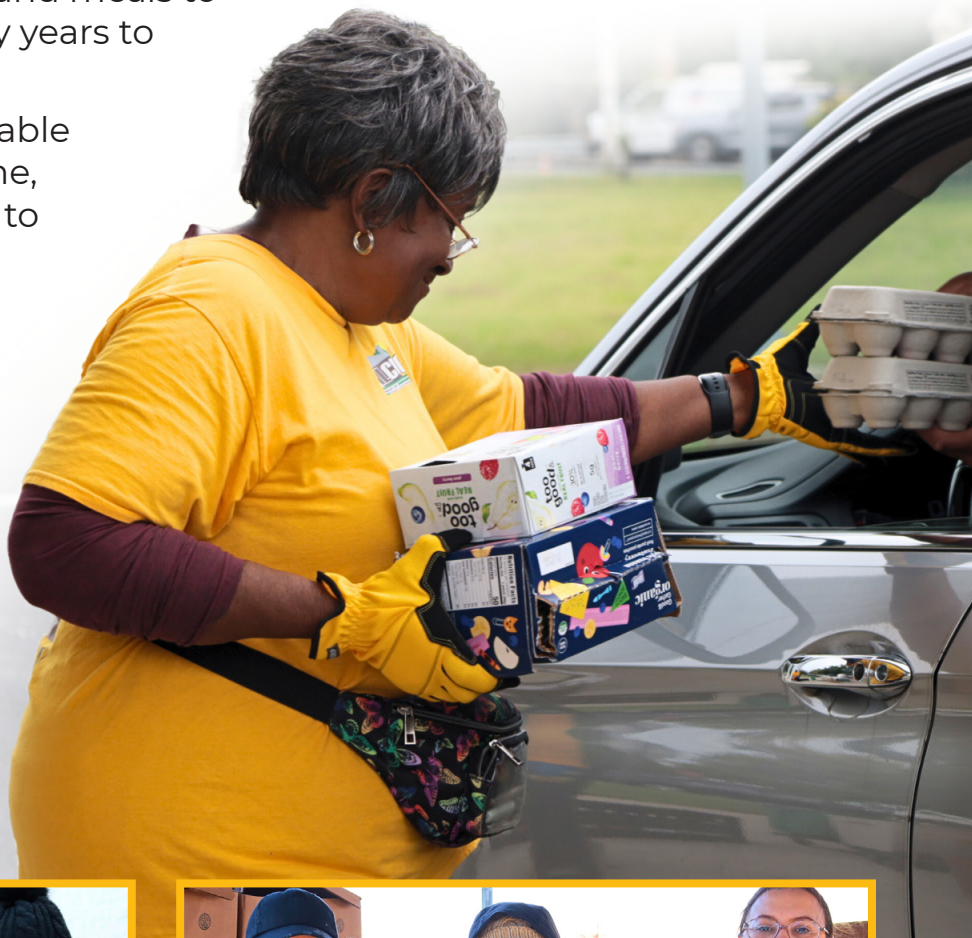
## Leave *Your* Lasting Legacy with the Food Bank of South Jersey



### WHY GIVE?

**The Difference A Planned Gift Can Make:** There are many ways to make an impact in South Jersey, however few opportunities offer the same comfort and sense of satisfaction as contributing to the long-term security of the Food Bank of South Jersey (FBSJ). Your planned gift or bequest is the perfect way to leave a lasting legacy—to provide hope and meals to our neighbors in need—for many years to come.

Most people contribute to charitable organizations during their lifetime, but only a small number choose to continue this support through a gift in their will or estate plans. You can be one of those special people. Planned giving is not only for the wealthy. It is something we can all do to ensure a lasting legacy of hope for all of our neighbors in need throughout Burlington, Camden, Gloucester, and Salem counties.





# WAYS TO GIVE

## Cash Gifts

We gratefully accept donations via check, credit card, wire transfer, Apple Pay, Google Pay, and PayPal.

## Donor Advised Funds (DAFs)

A Donor Advised Fund (DAF) is a charitable investment account that is used for the purpose of supporting charitable organizations that are important to you. It's a simple way to give to a charity and receive an immediate tax deduction. Unlike private foundations, most DAFs can accept a wide array of assets, from cash to complex stocks or real estate.

## Gifts of Appreciated Securities

You can donate publicly traded stocks, mutual funds, Treasury Bills, notes, and closely held stock. By transferring ownership of long-term appreciated assets, you may receive a charitable deduction for their full market value and avoid capital gains tax (subject to IRS limits).

## IRA Charitable Rollover

If you are age 70½ or older, you can transfer up to \$100,000 annually from your IRA directly to the Food Bank of South Jersey—potentially reducing your taxable income while supporting our mission.

## Real Estate

We accept gifts of residential and commercial property, farmland, and timberland.

## Business Interests

You may contribute privately held stock, limited partnership interests, and other forms of business ownership.



## Planned Gifts Beneficiary Designations

In just a few minutes, you can make a lasting impact at the Food Bank of South Jersey and it won't affect your current budget. Simply name FBSJ as a beneficiary of one of your assets.

## Bequests through a Will or Trust

You can complete your gift by including just one sentence in your will. And because your gift is not realized until after your lifetime, it costs you nothing today. Also, if your life or financial circumstances change, you can amend your gift at any time.

No matter the size, a gift in your will to the Food Bank of South Jersey gets us closer to a hunger-free and more sustainable community.

**Sample language to use in your will:** "I give to the Food Bank of South Jersey, a nonprofit corporation currently located at 1501 John Tipton Blvd., Pennsauken, NJ 08110, or its successor thereto, \_\_\_\_\_ [written amount or percentage of the estate or description of property] for its unrestricted use and purpose."

## Retirement Plan

Naming Food Bank of South Jersey as a beneficiary of your retirement plan — such as an IRA, 401(k) and 403(b) — is an opportunity to avoid income and estate tax penalties while benefiting your community.

## Life Insurance

By naming Food Bank of South Jersey as a beneficiary of your life insurance policy, you can make a much larger gift than what you possibly could make during your lifetime. There are a number of different ways you can gift a life insurance policy.



## Retained Life Estate

If you don't plan to leave your personal residence, vacation home or farm to family members, you could gift the property at death to the Food Bank of South Jersey (FBSJ). By deeding the property, you retain the right to live in the home or occupy the land without disruption until death or for a term of years. When the retained life estate ends, FBSJ can use the property or proceeds from the sale of the property for charitable purposes.

## Charitable Remainder Trust

Making a gift to establish a charitable remainder trust allows you to support the community, retain an income stream and receive a substantial charitable income tax deduction. The trust pays either you or a designated beneficiary a series of fixed or variable payments for life or for a fixed term (not to exceed 20 years), or a combination of the two. When the trust term expires, the remainder is then distributed to the Food Bank of South Jersey.

## Charitable Gift Annuity

A charitable gift annuity is a way for you and/or your spouse to receive a fixed and secure stream of income for life. You make a charitable gift to the Community Foundation of South Jersey in exchange for the Foundation's commitment to pay a fixed amount to you for the remainder of your lifetime. After all payments have been made, the remaining assets are then contributed to the Food Bank of South Jersey's Hunger Relief Fund at the Foundation.





## OTHER WAYS TO GIVE

Through our fund at the Community Foundation of South Jersey, we make it easy to give back in a way that's meaningful and flexible.

### Food Bank of South Jersey (FBSJ) Hunger Relief Fund:

The Food Bank of South Jersey (FBSJ) has established a Hunger Relief Fund in response to its commitment to create long-term sustainability and financial stability for the leading source of charitable and governmental food assistance for South Jersey residents experiencing food insecurity. The quasi endowment fund, created under the authority of its Board of Trustees, will further the organization's vision of alleviating hunger by closing the hunger gap, lifting communities out of poverty, and enacting the type of social change the mission demands.

With the establishment of the FBSJ Hunger Relief Fund, the Food Bank of South Jersey is making the ultimate commitment to its beloved South Jersey community by creating a foundation we can build upon which ensures our continued existence for years to come. The residents of South Jersey deserve it; the next generation needs it; the Food Bank of South Jersey is committed to it, and the FBSJ Hunger Relief Fund will pave the way for a more prosperous future for South Jersey residents.

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**If you would like to learn more about leaving your legacy with FBSJ\*, please contact Lavinia Awosanya, Chief Development Officer, at [lawosanya@foodbanksj.org](mailto:lawosanya@foodbanksj.org) or 856.662.4884 ext. 119**

\*This information is provided as an educational service. Personal advisors, including your attorney and financial advisor, should always be consulted.

## About Food Bank of South Jersey

The Food Bank of South Jersey (FBSJ) was founded in 1985 by local organizations and galvanized by its first Executive Director, Ellen Ward, who believed that no one should go hungry. This simple grassroots vision has stood the test of time, allowing the Food Bank to become a trusted beacon of hope, feeding millions of food-insecure neighbors.

Through innovation and thoughtful hunger-relief programming, the Food Bank has distributed more than 150 million pounds of food; served more than 1 million fresh, nutritious meals to vulnerable children; and provided tens of thousands of food boxes filled with healthy groceries to seniors. Through our partnership with our community, FBSJ remains a trusted food and nutrition resource for the people of South Jersey.

FBSJ Federal Tax ID: 22-2623089







**40** **FOOD BANK**  
OF SOUTH JERSEY  
Food | Nutrition | Sustainability

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