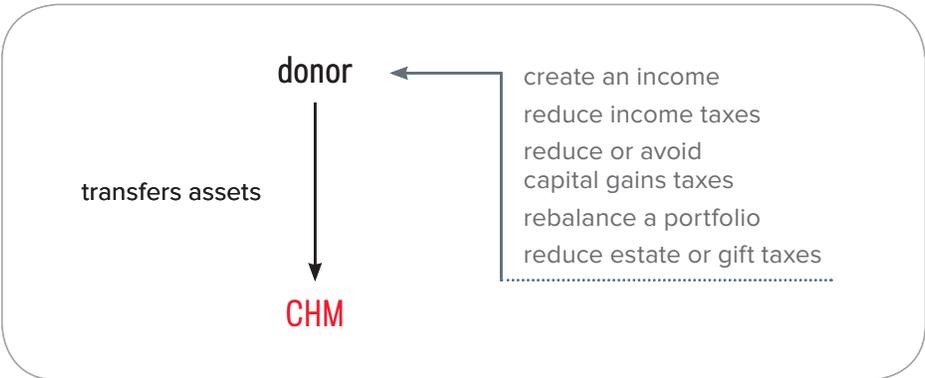## Blending Retirement Planning and Philanthropy

Savvy planners blend retirement planning with philanthropy to realize personal goals—converting assets into lifetime income with charitable trusts, supplementing retirement income with an immediate or deferred gift annuity, building wealth by reducing capital gains and income taxes, or using beneficiary designations to transfer assets.

Concept applied:

A donor at any stage—building wealth, converting assets to income, or creating a lifetime income stream—can realize personal goals with effective strategies that join giving with retirement planning.

How it works:

Consider these examples. Lucy Duval, a mid-career worker, makes a charity the primary beneficiary of her 401(k)—a flexible, revocable gift. Nearing retirement, Mike Leary uses a large bonus to fund a deferred charitable gift annuity, ensuring a lifetime income starting in 10 years and making a sizable gift. Leanne Neumann, recently retired, uses highly appreciated but volatile stock to fund a charitable remainder trust that will pay her an income, mitigate capital gains tax, and make an important gift to charity.

donor

transfers assets

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create an income
reduce income taxes
reduce or avoid capital gains taxes
rebalance a portfolio
reduce estate or gift taxes

Why is it useful?

Everyone should plan for a secure retirement. Those who are philanthropi-cally minded can select from a number of giving options that combine their tax and retirement planning objectives with their philanthropic goals.

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PLANNED GIVING

CHM: NOW AND INTO THE FUTURE

From the telescope to the printing press to the steam engine, technological revolutions have always transformed the human condition. But never has there been a technological revolution set to change our world in pace, scope, and scale as the one in which we are currently immersed. Nonexistent only a lifetime ago, the forces of change brought on by the computing revolution are permanent, universal, and accelerating at an exponential rate. Great opportunities and great challenges have arisen on a scale never seen before.

This complex present and even more uncertain future requires a new citizenship—one that is equipped with knowledge, inspired by vision, and empowered to take action; one that values problem-solving, critical thinking, and collaboration; one that sets innovation and leadership in pursuit of equitable growth; and one committed to creating a sustainable future and improving the quality of life for this generation and the next.

CHM is in a unique position to empower people as catalysts for change inside our current technological revolution. CHM is using its extensive network and historical expertise amassed over four decades to promote a new citizenship for the digital age, bringing together companies and nonprofits, government leaders and policymakers, scholars and educators—because it will take all of us working together to build the future we envision.

FOR ADDITIONAL INFORMATION, PLEASE CONTACT

Computer History Museum
Michelle Foster
(650) 810-1026
mfoster@computerhistory.org
computerhistory.org