The Franklin Land Trust is a non-profit organization that assists farmers and other landowners who want to protect their land from unwanted development.

Perhhaps you choose to live in western Massachusetts or spend time here because the land inspires you. Maybe you feel connected to the land through family memories, the local farm where you buy food, a hiking trail, or the view of uninterrupted forest from your favorite mountain peak.

You can make a lasting impact on the land you love by making a planned gift to the Franklin Land Trust. By supporting our work through a bequest or other gift, you’re helping to ensure the farms, forests, and special places that inspire you are here for future generations to enjoy.

“Nearly every Saturday morning I drive through Shelburne Center to the local library. On my way, I pass a small mowing that might have looked quite different had it not been for the Franklin Land Trust and the efforts of neighbors. I know that opportunities to protect fields like this require fast and efficient action and access to immediate funds. And not a day goes by that I don’t see some property protected by this organization.

We worked with the dedicated staff to protect our own property. We have also contributed to help operating expenses for future land protection. So there was no question that we would include FLT in our estate plans. We hope that these funds can contribute to future stewardship and more land protection in this glorious county, long after we are gone.

We encourage you to consider such a plan so that we can all continue to support an organization that has enhanced the quality of our lives.”

— Charlie Cohn

Planned Giving

Make a lasting impact on the places you love

For more information please contact: Mary Lou Sabourin, Development Director Tel: (413) 625-9151 mlsabourin@franklinlandtrust.org

www.FranklinLandTrust.org

OUR MISSION

The Franklin Land Trust works with landowners who seek to protect the farms, forests, and other natural resources significant to the environmental quality, economy and rural character of our region.

OUR VISION

We celebrate the landscape, history and rural culture of western Massachusetts and work to ensure, through a program of land protections, that the historic pattern of field, woodland and village will endure for the benefit of generations to come.

“There are very few ways in which we can be assured of leaving important resources to our children and loved ones. Land is an enduring gift with renewable resources. The riches of the earth—air, water, and plants—are a heritage which must be sustained. Each step taken to enable those resources to thrive including supporting the Franklin Land Trust is a gift for future generations.”

— Jill Ker Conway

Franklin Land Trust
5 Mechanic Street
PO Box 450
Shelburne Falls, MA 01370

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While planned gifts can take many forms, they are the result of a passion for the conservation work of the land trust and an intention to leave a legacy at the end of your life. Planned gifts can include bequests made in a will, naming FLT as a life insurance or retirement fund beneficiary, or using strategic tax options such as charitable gift tax deductions or future estate tax deductions.

In the case of a life insurance or retirement beneficiary, or using strategic tax options such as charitable gift tax deductions or future estate tax deductions, you may make the Franklin Land Trust the owner or the beneficiary of your retirement plan. Gifts of these assets can result in significant income and estate tax benefits. With thoughtful planning, your gift to FLT will lower a long-term impact in our future while meeting your near-term personal and financial goals. After reviewing the information about common types of planned gifts below, we encourage you to consult with your own financial advisor to determine the best fit for your personal and estate planning objectives. We are happy to provide assistance to your advisors, at your request.

**Life Insurance Policies**

Donations of proceeds, owned, paid-up, or cash value, of a life insurance policy can be valuable gifts to the organization. Before making a gift of whole life personal property, please consult with the Franklin Land Trust to confirm that your gift can be used according to your wishes while also supporting the mission of the organization.

**Securities**

Gifts of appreciated securities such as stocks (including closely held corp. and corp. stock), real estate, or mutual fund shares can be contributed for charitable purposes. You receive a charitable deduction based on the fair market value of the asset at the date of transfer, and avoid paying capital gains tax on the asset’s appreciation. This allows you to make a significant gift with a minimal cost to yourself.

**Matching Gifts**

Numerous corporations have matching gift programs through which the employer will match an employee’s charitable gift. Use your employer’s matching gift form to leverage your gift. If you are unsure if your company has a matching gift program, please call your human resources or benefits office.

**Charitable Remainder Trusts**

A Charitable Remainder Trust is an irrevocable trust that pays you or someone you designate either a regular percentage of the value of the trust (unitrust) or a fixed annual payment (annuity trust) annuity. Gifts of appreciably appreciated assets (real estate, closely-held S corp. and C corp. stocks) and mutual fund shares can be contributed for charitable purposes. You receive an immediate charitable deduction based on the fair market value of the trust or the annuity's present value. This allows you to make a significant gift with a minimal cost to yourself.

*Charitable Trust Gifts are an attractive option when considering a major charitable gift. Please consult with your attorney and financial advisor to determine how this information may apply to your personal situation.*

**Gifts of Real Estate**

A gift of real estate that has appreciated in value can be an attractive option when considering a major charitable gift. You incur no capital gains tax on appreciated real estate gifts for charitable purposes, and you benefit from a charitable deduction on your income taxes. You can also donate a remainder interest in your franklin land trust, retaining the right to live in it for the rest of your life. You provide us with a current charitable deduction on your income taxes, and the property will pass automatically to the Franklin Land Trust at your death.

**Charitable Gift Annuities**

A Charitable Gift Annuity is a contract between you and the Franklin Land Trust. You transfer cash or securities to the Franklin Land Trust to pay a fixed payment for life to you or to a family member or beneficiary. Annuity payment amounts are based on the size of the gift and the age of the beneficiary. You receive an income tax deduction at the time that you make the transfer.

**Deferred Charitable Gift Annuities**

You can also create a Deferred Charitable Gift Annuity to begin annuity payments at least one year after making the gift. The longer you defer the initiation of the payments, the more the annuity payments are based on the fair market value of the gift. You receive a charitable deduction in the year the gift is made and an income tax benefit in the years that the annuity payments are made.

**Charitable Life Income Trusts**

A Charitable Life Income Trust is an irrevocable trust that pays a charitable remainder interest while you or a family member receive a stream of income for a period of years, after which the assets revert to the Franklin Land Trust. You receive an immediate income tax deduction by the size of the gift and the age of the beneficiary. You can also donate a remainder interest in your franklin land trust, retaining the right to live in it for the rest of your life. This provides you with a current charitable deduction on your income taxes, and the property will pass automatically to the Franklin Land Trust at your death.

**Charitable Remainder Trusts**

A Charitable Remainder Trust is an irrevocable trust that pays you or someone you designate either a regular percentage of the value of the trust (unitrust) or a fixed annual payment (annuity trust). You may provide for the land trust by creating a new will, adding a codicil to your present will, including the land trust in your plan or investment account.

**Annuities**

Annuities are an attractive option when considering a major charitable gift. Please consult with your attorney and financial advisor to determine how this information may apply to your personal situation.

**Charitable Lead Trusts**

Charitable Lead Trusts are a good way to provide a stream of income to a family member for a period of years, after which the assets revert to the Franklin Land Trust. You transfer cash or negotiable assets to the Franklin Land Trust in exchange for a fixed payment (annuity trust) or a fixed payment for life (unitrust) annuity payment. You receive an income tax deduction on the fair market value of the trust (unitrust) or a fixed payment (annuity trust) payment. This provides you with a current charitable deduction on your income taxes, and the property will pass automatically to the Franklin Land Trust.

**Join Legacy Leaders Today!**

Legacy Leaders are a group of special people who have made a lifelong commitment to FLT by including it in their estate plans. They understand the importance of land conservation and want to do something that will last for a very, very long time in Franklin County. As a member of this group, you will have made an important decision to include FLT in your will. Your commitment will have lasting rewards for generations to come.

**Becquests**

While you decide what to include in your will, you are making a bequest. You may decide to leave a specific piece of personal property to the Franklin Land Trust. Sample language can be found in the Frequently Asked Questions section of this program, please call your human resources or benefits office.

**Retirement Plans**

Numerous corporations have matching gift programs through which the employer will match an employee’s charitable gift. Use your employer’s matching gift form to leverage your gift. If you are unsure if your company has a matching gift program, please call your human resources or benefits office.

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**FREQUENTLY ASKED QUESTIONS**

Why include the Franklin Land Trust in my estate plans? Bequests are an important source of funds that support all aspects of the land trust mission. For many donors, a bequest is the most realistic way of making a significant gift to the land trust and provides the donor with the satisfaction of making an endowment for future generations.

What are the tax benefits of including the land trust in my estate plans? Completely exempt from federal estate tax, bequests reduce your estate’s federal tax liability. In a large estate, the savings can be substantial. Your heirs, accordingly, may benefit from the tax savings, while the land trust benefits from the full amount of the bequest.

Is there a minimum that I have to bequest? There is no minimum amount. A bequest may be any amount that you designate.

Can I indicate how my gift can be used? You may only give a gift to a particular program within the land trust however an associated gift provides us with the flexibility to use the gift where it is most needed.

How can I include the Franklin Land Trust in my estate plans? A bequest should be made payable to the Franklin Land Trust, Inc. You may bequeath in specific dollar amounts, in your estate or a designated percentage of your estate to the land trust, or designate the land trust as a beneficiary of your retirement plan or investment account.

How do I include the Franklin Land Trust in my will? A bequest should be made payable to the Franklin Land Trust, Inc. You may bequeath in specific dollar amounts, in your estate or a designated percentage of your estate to the land trust, or designate the land trust as a beneficiary of your retirement plan or investment account.