

Your legacy gift directly impacts local families.



Planned gifts allow generous partners like you to make meaningful gifts you may have never thought possible. Your gift to Habitat for Humanity MetroWest/Greater Worcester enables us to help local families build strength, stability and self-reliance by building a safe and secure place to call home.

### CONTACT US

508-799-9259 X 118 or  
[deborah.huegel@habitatmwgw.org](mailto:deborah.huegel@habitatmwgw.org)

Visit us on the web:  
[www.habitatmwgw.org](http://www.habitatmwgw.org)

With any planned gift option you are considering, please contact your financial advisor or your attorney to get professional advice on the right plan for your lifestyle.



640 Lincoln Street, Suite 100  
Worcester, MA 01605



planned  
giving  
building a legacy

With any planned gift option you are considering, please contact your financial advisor or your attorney to get professional advice on the right plan for your lifestyle. Thank you for your support of our mission to build homes, communities, and hope for local families and Veterans.

### Will or living trust

Interested in helping Habitat with our mission but feel overwhelmed at the thought of writing another check or giving up assets today? A simple, flexible and versatile way to ensure we can continue our work for years to come is a gift in your will or living trust, known as a charitable bequest.

### How it works

Making a will or living trust is an important way to extend your love, care, generosity and gratitude to family and friends. It is also an excellent way to support our mission to build homes, communities, and hope for local families and Veterans after your lifetime.

### Why leave a charitable gift in a will or living trust?

Bequests allow individuals to make larger gifts than they could during their lifetime to support our work. In addition, gifts through a will or living trust are flexible; they can be changed as individuals' circumstances in life change.

### You can revoke your will

Relationships and situations change. You are free to change your will or living trust entirely at any time.



### Will or trust substitutes

Passionate about supporting Habitat with our mission even after your lifetime? It's not only possible, it's easy to do with a beneficiary designation. Just name Habitat for Humanity MetroWest/Greater Worcester as a beneficiary to receive assets such as your retirement plans and life insurance policies after you're gone. This approach is an easy way to give—simply fill out a form that is entirely separate from your will or living trust.

### Retirement plans and IRAs

If you want to make a difference at Habitat after your lifetime, consider a tax-wise gift from your retirement plan or IRA. Here's why:

*A retirement plan or IRA is typically the largest source of assets that generate taxable income when paid to a beneficiary. More than one-half of your retirement plan could be subject to income and estate taxes.*

Therefore, if you are considering a gift to Habitat after your lifetime, it is usually better to leave taxable assets to us and give nontaxable assets to your loved ones.

### Life insurance policies

Maybe you once needed life insurance for your loved ones, but now your family's requirements have changed. Why not use the insurance policy to help advance Habitat's mission? Not only will you make a substantial gift at a low cost, but it's revocable at any time should you need to change your plans.

You can designate Habitat as the beneficiary for all or a percentage of your life insurance policy's death benefit.