



5cities homeless coalition
resources. support. hope.



LEAVE YOUR LEGACY

Planned Giving Strategies

**NO MATTER
WHERE YOU ARE
IN YOUR LIFE,
*YOU CAN MAKE
AN IMPACT.***



You are active in the workforce and donate monthly, but wish it were more. It turns out your company matches employees' charitable donations—and just like that, you've doubled your impact.



You've given to the annual fund for years, but you're curious—could you get even more involved in your giving? You don't have to look far before you realize there are many options for designing your philanthropy.



You've had an entrepreneurial spirit from the start—and now you have your own company. It feels like the right time to make that first big contribution, but your wealth isn't sitting in a savings account. Then you learn that all kinds of assets—business interests included—can be used to make a gift.



You are thrilled to see retirement on the horizon but eager to get the financial planning squared away so you can focus on the fun. What starts as a daunting puzzle actually becomes a rewarding chance to create a charitable legacy.

***That's the power of creative philanthropy—you have options.
And often you have the ability to do more than you ever thought possible.***

You know that 5Cities Homeless Coalition's leadership in working toward sustainable housing for all and power to create positive change depend greatly on the generosity of our donors. That's why so many of our partners, sponsors and friends give—to make possible everything we are and aspire to be.

But meaningful philanthropy isn't just about why. It's also about when, what, and how.

1 WHEN

WOULD YOU LIKE TO GIVE?

Learn how you can give now, spread it out, or plan for the future. Page 4

2 WHAT

COULD YOU GIVE?

Explore the possibilities—from cash to stocks to IRAs, and everything in between. Page 6

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COULD A GIFT FULFILL YOUR GOALS?

Current use, endowed, or otherwise—design your philanthropy for meaningful impact. Page 10



For more information on the gift planning terms mentioned throughout this guide, please see the glossary on page 22.



WHEN

*WOULD YOU LIKE TO
GIVE?*

Some philanthropists want to make a singular impact; others punctuate their lives with gifts of various types and sizes. Consider when you'll want to flex your philanthropic muscle.

GIVE NOW

Outright giving is essential to sustaining 5CHC momentum. Whether you're writing a check, donating stock, or sharing a less-traditional asset, your gift will support the organization facilities and programs that stabilize individuals and families to be self sufficient, to participate actively and responsibly in civic life, and to live generously in service to others.

SPREAD IT OUT

A multi-year pledge spread across up to five years can help you facilitate ongoing giving at a comfortable level with cumulative benefit and impact.

PLAN FOR THE FUTURE

Planned gifts are a powerful complement to outright giving and crucial to 5CHC's long-term ambition. Resourceful donors often find that the flexibility of a planned gift enables them to make a bigger gift than they thought affordable while achieving their personal and philanthropic goals.

Early in your career? Planning for a lifetime of giving might seem premature, but the most forward-thinking philanthropists are starting young—and finding that the process is painless. Bequest intentions can be as simple as a few sentences, are non-binding, and don't compromise your cash flow, all while creating a lasting impact at the university you love.

If you've included 5CHC in your estate plans, please let us know!

Understanding your goals in advance helps us ensure we use funds for a purpose that aligns with your interests. We'd love to celebrate your generosity. Email us at erin.roullard@5chc.org or call 805-202-3622.

SAMPLE PLANNED GIVING OPPORTUNITIES*

- ▶ Bequests through a will or trust
- ▶ Beneficiary designation on a retirement asset or life insurance policy
- ▶ Life-income gifts (see page 19)
- ▶ Charitable lead, remainder, or annuity trusts

*Some gift types may be subject to a review and approval process at 5CHC..

This document is not intended as, and should not be considered as, legal, tax, financial, or other professional advice. 5Cities Homeless Coalition strongly encourages you to seek independent professional advice to find the right giving strategy for your goals and circumstances. This information applies only to donors paying U.S. taxes.



WHAT

*WOULD YOU
GIVE?*

Writing a check is always an option, but could you achieve much more through creative giving? Could appreciated securities enable you to finally endow a directly to a project? Are those pre-IPO shares an overlooked chance to create your philanthropic legacy?

*There are countless ways to shape your gift; start by understanding these options.**

CASH

No surprises here. Make a gift by check, wire, or credit card—via the web, mail, or phone.

Giving from outside the United States? You may be able to significantly increase the value of your gift by taking advantage of charitable giving options specific to your region. Please visit www.5chc.org/giving for additional details.

**Some gift types may be subject to a review and approval process at 5CHC.*

Increase your impact with a matching gift.

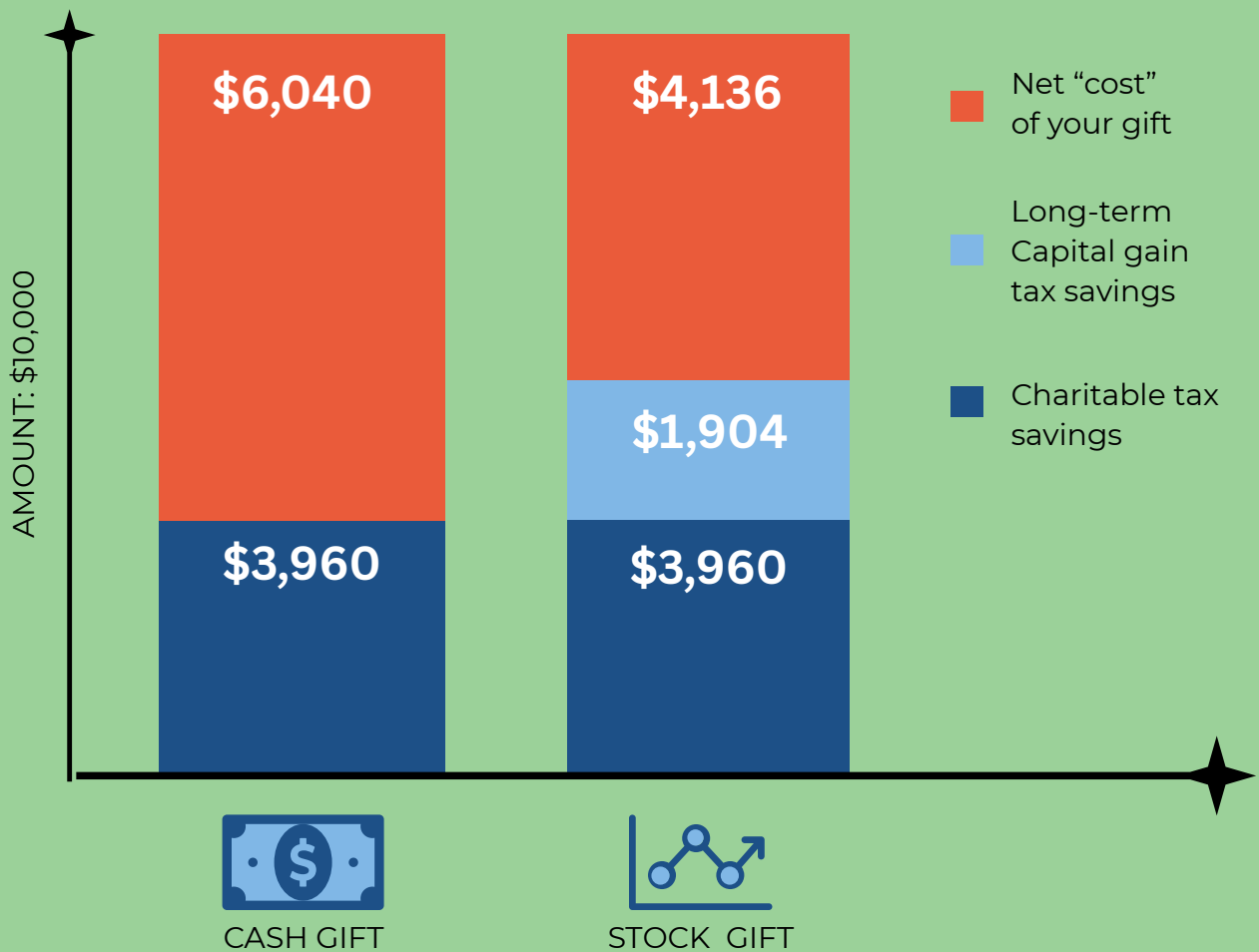
Don't forget—many companies and foundations will match the value of charitable gifts made by employees and their spouses, as well as board members and retirees. Ask your employer's benefits team if they offer a match—or seek assistance from a 5CHC giving specialist at 805-202-3622 or erin.roullard@5chc.org.

▶ DID YOU KNOW?

If you have a donor-advised fund, you can of course use it to fund direct gifts to 5CHC during your lifetime, but you can also make 5CHC a future beneficiary.

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CASH GIFT VS. STOCK GIFT EXAMPLE



*Example assumes a stock basis of \$2,000, income tax rate of 37%, and capital gains rate of 23.8%

STOCK, BONDS, AND MUTUAL FUND SHARES

Donating appreciated securities is a powerful—and too often overlooked—way to give while offsetting your personal tax liability. In gifting stocks, bonds, or mutual fund shares that you have owned for longer than one year, you receive the same income tax savings associated with a cash gift and avoid tax on any capital gains appreciation in the donated securities.

REAL ESTATE

Real estate can be a surprisingly flexible way to give. Whether you have a partial interest in—or complete ownership of—a principal residence or vacation home, a farm, a commercial building, a subdivision lot, or even unimproved land, you may have an untapped source of philanthropic support.

COMPLEX ASSETS

You were creative in building your business, and now you're able to be creative with your philanthropy. Careful planning can help you unlock the power of illiquid assets—restricted stock, hedge fund interests, pre-IPO shares, part-ownership in emerging ventures, and other closely held business interests—to realize your philanthropic goals.

RETIREMENT PLANS AND INSURANCE POLICIES

Whether you've been saving for years or you're just starting to build your nest egg, consider naming 5CHC as a beneficiary of a specific amount or percentage of your retirement account (e.g., IRA, SEP, 401(k), 403(b), ESOP).

Life insurance also may be an affordable way to realize your philanthropic ambitions. It's possible to name 5CHC as the beneficiary of all/part of your life insurance policy.

PERSONAL AND INTELLECTUAL PROPERTY

Could _____ provide a valuable tangible resource? A treasured asset may take on a whole new life in becoming a significant gift to the clients of 5CHC. Here are just a few of the inventive ways some donors create their philanthropic legacy:

- Artwork
- Boats
- Collections
- Patents
- Copyrights
- Oil and gas royalty interests

Our team has experience with a wide range of assets and would be pleased to help you explore the possibilities. Please get in touch at 805-202-3622 or erin.roullard@5CHC.org.

▶ DID YOU KNOW?

If you are 70 ½ or older, you can direct up to \$105,000 each year to charity from a qualified IRA. The distribution is tax-free and counts toward your annual required minimum distribution (if you are 73 or older)—with the added bonus of providing a gift to 5CHC. Note: distributions must be sent directly to 5CHC from your IRA administrator.

▶ DID YOU KNOW?

Some gifts of personal property, real estate, and other assets are given with the understanding that the university will retain them; others are given with permission to sell some or all of the gift in the future with the proceeds used to benefit the donor's area of interest at 5CHC. If you decide to make this type of gift to 5, your wishes would be discussed in advance and committed to by the university as part of a binding gift agreement.

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A large, stylized number '8' in a light blue color serves as the background for the entire image. The '8' is composed of two thick, rounded strokes, one for the top and one for the bottom, which meet at a central point. The overall design is minimalist and modern.

HOW

*COULD A GIFT
FULFILL YOUR
GOALS?*

Philanthropy is about translating your success into support for the people and places important to you. The best giving strategies take a holistic view, providing outsized benefits to all involved, but are chosen in advance by the donor with an eye toward how you want to have an impact.

GIFTS WHERE YOU SEE IMMEDIATE IMPACT

Current-use gifts—funds that can be used immediately—allow 5Cities Homeless Coalition to respond to urgent needs and say “yes” to opportunities that create lasting change in our community.

These flexible contributions complement long-term funding like endowments and are especially valuable for launching new programs, supporting innovative approaches to homelessness prevention, and strengthening direct services like housing navigation, case management, and transitional shelter.

By fueling pilot efforts with the staffing and support needed to build momentum and measure impact, current-use gifts help us develop sustainable, community-based solutions that truly transform lives.



Ask anyone at 5Cities Homeless Coalition what current-use gifts make possible, and you'll hear the same words again and again: responsive, compassionate, resourceful—and able to deliver the **resources, support, and hope** our community needs, exactly when it's needed most.

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WHAT IS THE 5CHC FUND?

The 5Cities Homeless Coalition Endowment Fund is the beneficiary of unrestricted legacy gifts, helping ensure long-term sustainability for our mission. Unless otherwise designated, planned gifts and long-term contributions may be directed to this fund.

Endowment earnings support core services like transitional housing, case management, youth and senior programs, and homelessness prevention—providing resources, support, and hope to those facing housing instability. These funds are critical to meeting our highest priority: ensuring that no one in our community falls through the cracks.

This enduring source of funding allows us to remain responsive, innovative, and prepared for the future—building a stronger, more compassionate community for generations to come.

CREATE IMMEDIATE IMPACT

BUILD A LASTING LEGACY

At 5Cities Homeless Coalition, we believe in meeting crisis with compassion—and planning for long-term change.

CURRENT -USE GIFTS: IMMEDIATE RELIEF

Donors may choose to direct a current-use gift to the 5CHC Endowment Fund to support areas they care about most—such as:

- Transitional housing
- Case management
- Youth and senior services
- Homelessness prevention
- Immediate needs and wraparound care

These gifts have a full and immediate impact, allowing 5CHC to respond quickly to urgent needs while continuing to deliver resources, support, and hope.

ENDOWMENT GIFTS:

A FOUNDATION FOR THE FUTURE

Endowment income provides long-term stability—allowing us to invest in core programs like Cabins for Change, Balay Ko on Barca, Day Habilitation, and more. These funds ensure that individuals and families can access housing and care now and for generations to come.

As endowment gifts grow through compound interest, they expand our ability to:

- Sustain proven, life-changing programs
- Weather funding cuts without losing momentum
- Innovate while staying rooted in local, personalized support

Your legacy can create a ripple effect—providing stability, dignity, and shelter long after you give.

GIFTS OFFERING THE BEST OF BOTH WORLDS:

HYBRID GIVING

A hybrid gift combines immediate-use funds with a long-term endowment investment. It's the ideal option for donors who want to make a difference today while building a lasting source of support for tomorrow.

For example:

A \$625,000 gift over five years could provide urgent support for transitional housing and Day Habilitation now, while also establishing a named endowment fund that will generate permanent income into the future.

Let's build a future where no one is left behind. Whether you give \$25,000 or \$2.5 million, your generosity helps ensure that 5CHC will continue offering resources, support, and hope - for years to come!

STRAIGHT ENDOWMENT EXAMPLE

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6 ONWARD
Endowment Payment	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	Payments Complete
Total Endowment	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$500,000
Annual Endowment Income	\$0	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Use of Funds	- Income pooled to support transitional housing, case management, and Day Habilitation during initial funding phase. - Named endowment fund begins awarding annual support once fully funded.					
TOTAL PAYMENTS	\$500,000					

HYBRID EXAMPLE

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6 ONWARD
Endowment Payment	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	Payments Complete
Current Use Payment	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	Payments Complete
Total Endowment	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$500,000
Annual Endowment Income	\$0	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Use of Funds	- Current-use portion funds immediate impact across essential services. - Endowment portion grows annually to sustain future programming. - A named fund is established once the endowment matures.					
TOTAL PAYMENTS	\$625,000					

WHAT YOUR GIFT MAKES POSSIBLE

By seeding this fund now, you will empower 5CHC to:

- Sustain vital programs like Cabins for Change, Balay Ko on Barca, and Day Habilitation
- Withstand future funding cuts without sacrificing impact
- Expand innovation while staying rooted in personal, local care



INVEST IN THE FUTURE OF HOPE

At 5Cities Homeless Coalition, our work is built on the belief that everyone deserves a safe place to call home. While our programs meet urgent needs today, your investment in our endowment fund helps ensure we'll be here tomorrow—for every child, every senior, every family who needs us.

An endowment gift is more than a donation—it's a legacy of stability.

Whether you choose a straight endowment, providing sustainable annual support, or a hybrid endowment with flexible impact, your generosity helps us provide the resources, support, and hope that change lives for generations to come.

Together, we can build a foundation strong enough to weather change, expand programs, and deepen our reach across South County. Join us in creating lasting solutions to homelessness—now and for years to come.