

Our Mission:

To provide, preserve, protect and promote recreational hiking trails and hiking opportunities in Pennsylvania.



Our Programs:

- Trail Advocacy
- Trail Protection
- Trail Care
- Local Club Trail Support
- Promotion of Hiking Trails and Hiking Opportunities



Keystone Trails Association
Tax ID # 23-2111213
46 E Main St
Mechanicsburg, PA 17055
717.766.9690
Email: info@kta-hike.org
Website: www.kta-hike.org

*Heritage
Society*



Heritage Society: Blazing the Trail to Planned Giving



Planned gifts, through Keystone Trails Association's (KTA's) Heritage Society, are about planning for your future and the future of Pennsylvania's footpaths. Navigating through the options of estate planning can be a difficult or time-consuming process, but it doesn't need to be. Let us help blaze the trail through the planned giving process, with these three basic options: **bequests**, **IRA gifts**, and **insurance gifts**.

Bequests

A bequest, a gift in your will, is an opportunity to ensure the sustainability of Pennsylvania's hiking trails and continue the support you have provided during your lifetime. After your lifetime, the Keystone Trails Association receives the gift and applies it to the purpose(s) you specified.

Benefits:

- Your assets remain in your control during your lifetime.
- You can modify your bequest if your circumstances change.
- You can direct your bequest to a particular purpose.
- There is no upper limit on the estate tax deductions that can be taken for charitable bequests.
- Your gift will benefit the Keystone Trails Association tomorrow, just as you intend it to today.
- You can designate a specific amount, a percentage, or share of the residue. A bequest can easily be added by stating: "I hereby give, devise, and bequeath \$_____ (or _____% of the residue of my estate) to Keystone Trails Association."

IRA Gift

Naming the Keystone Trails Association as the beneficiary of your IRA, 401(k) or other qualified plan is another simple way to give. After your lifetime, the residual of your plan passes to KTA tax-free.

Benefits:

- You can escape both income AND estate tax levied on the residue left in your retirement plan.
- Give the most-taxed asset in your estate to the Keystone Trails Association and leave more favorably taxed property to your heirs.
- You can continue to take withdrawals during your lifetime.
- You can change the beneficiary or designation should your circumstances change.



Insurance Gift

You can also provide a future gift to the Keystone Trails Association by naming us as a beneficiary of your life insurance policy. The proceeds will be paid directly to KTA and we will apply them to the program(s) you have designated.

Benefits:

- If KTA becomes the owner and beneficiary of the policy you can receive a tax deduction for the gift.
- If using an existing policy that you no longer see as a necessary part of your financial plans, it can turn into a future gift for KTA
- You can receive a tax deduction for your gift if the Keystone Trails Association becomes the owner and beneficiary of your policy.

We appreciate your consideration and continued support of KTA. I would be pleased to speak with you about these and other giving options. Please contact me at **717-766-9690** or by e-mail at **shaxby@kta-hike.org**.

Sincerely,

Sara Haxby
Program Administrator