

GIVE USING A BENEFICIARY DESIGNATION. EASY FOR YOU. FAVORABLE FOR YOUR HEIRS.

One of the simplest and most meaningful ways to support Habitat for Humanity of Bucks County is through a beneficiary designation. By naming Habitat Bucks as a beneficiary of your retirement account, life insurance policy, or other assets, you can leave a powerful legacy – helping families achieve the stability and strength of affordable homeownership – while also caring for your loved ones.

Why This Matters

Many supporters feel uncertain about parting with assets they may need during retirement. With a beneficiary designation, you don't have to. You retain full use of your assets throughout your lifetime, while also ensuring that your legacy will extend far beyond it.

Beyond Your Will or Trust

While your will or living trust directs only certain assets, many of your most significant accounts – such as retirement funds, insurance policies, and investment accounts, including Certificates of Deposit and Savings Accounts – are transferred according to beneficiary designations. In fact, more of your wealth may pass through these designations than through your will or trust.

A Wise and Impactful Choice

Most retirement account contributions, such as those to IRAs, 401(k)s, and 403(b)s, are made before income taxes are paid on them. When heirs inherit these accounts, they are required to pay taxes as they withdraw funds, typically within ten years. This can significantly reduce what they receive and may place them in higher tax brackets. In addition, if your estate is subject to estate tax, these accounts could face further depletion.

By naming Habitat for Humanity of Bucks County as the beneficiary of these accounts, the full value can be used to advance our mission, as we are tax-exempt. Other assets can then be left to your heirs, allowing them to retain more of your estate.

Your next steps

1. Speak with your financial or legal advisor about how a beneficiary designation can best fit into your estate plans.
2. Request and complete the simple beneficiary designation forms from your account administrators. Many can be done online.
3. Let Habitat Bucks know about your plans so we can thank you today for the legacy you will create tomorrow.

You will need some or all of the following information for the designation:

Habitat for Humanity of Bucks County, Inc.
539 Jacksonville Road, Suite 100, Warminster, PA 18974

Our tax identification number is: 23-2607106

Date of incorporation: June 13, 1990

We are a 501(c)(3) nonprofit corporation organized and existing under the laws of the Commonwealth of Pennsylvania

We're here to help.

Contact:

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Thank you!