



Our Legacy Circle

PLANNED GIVING

CCLTMAINE.ORG

Become a member of our Legacy Circle

A legacy gift to CCLT can help you achieve your long-term wishes for your estate and make a lasting impact on future generations.

Planned gifts can help support CCLT's work to ensure our region's forests, waters, farms, trails, and coastal habitats will continue to function, thrive, and remain available to people and wildlife forever.



Above: Littlefield Woods, photo by Bob Earnest
Back cover: Indian Point, photo by Jodi Federle

Leave a lasting conservation legacy for Chebeague Island and Cumberland



Rines Forest, photo by Brian Allenby

Become a member of our Legacy Circle

A legacy gift to CCLT can help you achieve your long-term wishes for your estate and make a lasting impact on future generations.

Planned gifts can help support CCLT's work to ensure our region's forests, waters, farms, trails, and coastal habitats will continue to function, thrive, and remain available to people and wildlife forever.



Above: Littlefield Woods, photo by Bob Earnest
Back cover: Indian Point, photo by Jodi Federle

Bequests

By naming CCLT in your will or trust as a primary or contingent beneficiary, CCLT supporters can do even more to protect the woods, waters, farms, and trails of Chebeague Island and Cumberland for future generations. Wills and trusts can often be updated to designate a particular asset, amount, or a percentage of the estate to be given to CCLT.

Retirement Assets and Life Insurance

Naming CCLT as a primary or contingent beneficiary of your retirement account (IRA, ROTH IRA, 401(k), or another qualified retirement plan) is the easiest and most popular way to leave a legacy to CCLT. Please consult your advisor.

Individuals 70 ½ and older may donate up to \$100,000 per year directly from an IRA to CCLT, known as a Qualified Charitable Contribution (QCD). If you currently receive Required Minimum Distributions (RMD), then making a gift directly from your IRA to CCLT could save current and future income taxes. Please consult your advisor as the details are nuanced.

Life insurance policies are another simple way in which to designate CCLT as a primary or contingent beneficiary. Please consult your policy provider for the necessary forms.

Charitable Trusts

Talk to your financial advisor about whether a charitable remainder trust could work for you to provide income for life, an immediate

income tax deduction, and, depending on the funding asset, other tax savings as well. If you already have a current trust arrangement established, please consider CCLT as a beneficiary, or let us know if you already have.

Gifts of Stock

Gifts of appreciated stock are a common way to support CCLT and save taxes from capital gains. While gifts of publicly traded stock are easily made, you can also make gifts using closely-held stock under the right circumstances. Please consult CCLT and your advisor.

Giving Land or Personal Property (homes, art, boats, vehicles)

By donating real estate or other valuable property to CCLT, you may be able to reduce your capital gains tax or receive an income tax deduction. You may even be able to continue to use or live on the property. Your gift will support CCLT's critical conservation work.

In addition to accepting land of conservation value, CCLT also accepts donations of homes, condominiums, commercial buildings, art, boats, cars, etc., which we sell and use the proceeds to support CCLT's operations and future conservation work.

Get in touch

A variety of planning options are available. Please be in touch with us at (207) 489-9538 or info@ccltmaine.org and consult with your advisor to determine the best approach for you.

Please inform CCLT of your commitment to ensure that we are prepared and understand your wishes.
If you wish to name CCLT in your estate plan, we should be named as: **Legal Name:** Chebeague & Cumberland Land Trust, Inc. **Address:** 371 Tuttle Road, Suite 2, Cumberland, ME 04021 **Our tax identification number is:** 01-6082716
Date of incorporation: February 13, 1987

“Protecting nature and our lands and waters in our local communities is a core value that we hold dear to us. This is why we have decided to include CCLT as part of our estate planning which was as simple as naming CCLT as a beneficiary of a retirement plan. We are confident that CCLT will care for our legacy for future generations to cherish.”

CCLT Member and Cumberland Resident

**Chebeague &
Cumberland
Land Trust**

