

A photograph of a family of four sitting outdoors on a log or rock. The father is on the left, wearing a light blue polo shirt and jeans, with his arm around the young boy. The young boy is wearing a white shirt and light-colored pants. The young girl is in the center, wearing a white denim jacket over a purple patterned top and a pink skirt. The mother is on the right, wearing a light purple long-sleeved top and white pants, with her arm around the young girl. They are all smiling and looking towards the camera. The background is a blurred natural setting with green foliage.

LEAVE A LASTING LEGACY

DR. ALEXANDER WOLFSON, MD
FORMER UNDERGRAD LOAN BORROWER, CURRENT HFLS DONOR



**“I KNEW THAT THE ONE WAY
I COULD BE THERE FOR FUTURE
GENERATIONS OF NEW YORKERS
WOULD BE TO INCLUDE HFLS IN MY
LEGACY PLANNING. I AM PROUD TO BE
A PART OF OUR CITY’S FUTURE
IN SUCH A MEANINGFUL WAY.”**

VIVIAN MAMELAK

FORMER HFLS BOARD CHAIR AND LEGACY DONOR

YOUR LEGACY

**SUPPORT HFLS WITH A PLANNED GIFT.
YOUR COMMITMENT TO OUR SHARED
MISSION SERVES AS A LASTING REMINDER
TO YOUR CHILDREN AND SUCCEEDING
GENERATIONS OF THE VALUES
THAT ARE MOST IMPORTANT TO YOU.**

HELP US

**MAKE A SIGNIFICANT IMPACT BY
EMPOWERING LOWER-INCOME
NEW YORKERS TO ACHIEVE FINANCIAL STABILITY
AND TO ACCESS OPPORTUNITY
THROUGH SAFE, AFFORDABLE,
INTEREST-FREE LOANS.**



**“WE WERE ABLE TO ADOPT TWIN
DAUGHTERS AND GROW OUR FAMILY.”**
TODERIC FAMILY, ADOPTION LOAN BORROWERS

**“HFLS PROVIDED ME WITH A SAFETY NET
WHEN I LOST WAGES DURING COVID.”**
REBECCA, CORONAVIRUS LOAN BORROWER



YOUR LEGACY



**“I WAS ABLE TO OPEN A RESTAURANT
AND REALIZE MY DREAM.”**
IZZY, SMALL BUSINESS LOAN BORROWER

**“OUR TWIN SONS ARE THRIVING IN
THEIR SPECIALIZED SCHOOL.”**
**BARCLAY FAMILY, SPECIAL EDUCATION BRIDGE
LOAN BORROWERS**



WAYS TO MAKE A LEGACY GIFT

PLANNED GIFTS CAN TAKE MANY FORMS.
PLEASE REVIEW YOUR OPTIONS BELOW.

BEQUESTS

By naming HFLS in your will, you keep absolute control of your assets during your lifetime, yet still have a lasting impact. We would be pleased to provide you or your attorney with sample language to help.

RETIREMENT FUNDS

Because special tax considerations apply to retirement plan benefits, they are a good choice for charitable bequests. Simply name HFLS as the beneficiary of your IRA, 401K or other qualified plans. After your lifetime, the residue of your plan passes to HFLS tax free.

LIFE INCOME GIFTS

By establishing a charitable gift annuity or charitable remainder trust to benefit HFLS, you will receive income for life at very favorable rates while also enjoying an immediate income-tax deduction and other tax benefits such as by-passing capital gains and tax-free income (depending on the asset contributed and your age). We would be pleased to provide you with a personalized illustration of the benefits of these gift arrangements.

GIFTS OF RETAINED LIFE INTERESTS IN REAL ESTATE

By establishing a charitable gift annuity or charitable remainder trust to benefit HFLS, you will receive income for life at very favorable rates while also enjoying an immediate income-tax deduction and other tax benefits such as by-passing capital gains and tax-free income (depending on the asset contributed and your age). We would be pleased to provide you with a personalized illustration of the benefits of these gift arrangements.

LIFE INSURANCE

Make HFLS the primary beneficiary of a life insurance policy. You retain ownership of the policy and have access to its cash value during your lifetime.

IRA CHARITABLE ROLLOVER

If you are 70½ years or older, you can take advantage of the IRA Charitable Rollover and provide a gift up to \$100,000 from your IRA directly to HFLS without having to pay income taxes. The transfer generates neither taxable income nor a tax deduction, so you benefit even if you do not itemize.

**WE RECOMMEND YOU CONSULT YOUR TAX ADVISOR TO
DETERMINE WHICH OPTION WORKS BEST FOR YOU.**



“THE HEBREW FREE LOAN SOCIETY HAS BEEN AN IMPORTANT PART OF MY FAMILY’S LEGACY SINCE MY FATHER SERVED AS THE EXECUTIVE DIRECTOR IN THE LATE 1930’S. SINCE THEN, HFLS HAS CONTINUED TO BE A RELIABLE RESOURCE FOR NEW YORKERS. I AM PROUD TO HONOR MY FATHER AND MY FAMILY BY INCLUDING HFLS IN MY LEGACY PLANS.”

DR. IRWIN GRIBETZ
HFLS LEGACY DONOR

**TO LEARN MORE ABOUT OUR
PLANNED GIVING PROGRAM PLEASE CONTACT
ZIVA DAVIDOVICH, DIRECTOR OF DEVELOPMENT,
AT LEGACY@HFLS.ORG**

**IF YOU HAVE ALREADY MADE PLANS TO LEAVE A GIFT FOR HFLS
IN YOUR WILL, TRUST, OR ESTATE, PLEASE LET US KNOW
SO THAT WE CAN THANK AND RECOGNIZE YOU AS A PART OF
OUR LEGACY GIVING SOCIETY.**

