



There are several ways to make a planned gift to Camp Twin Lakes.
Here are some of the easiest and most common ways to begin planning your legacy.
For more information on these and other planned giving opportunities,
please contact us using the tear-off panel of this brochure.

- Planned gifts can be designated to the following three areas:
- Camper Scholarships
 - Capital Improvements (based on CTL’s discretion for specific programming or campsite needs)
 - CTL’s Endowment Fund to support our future

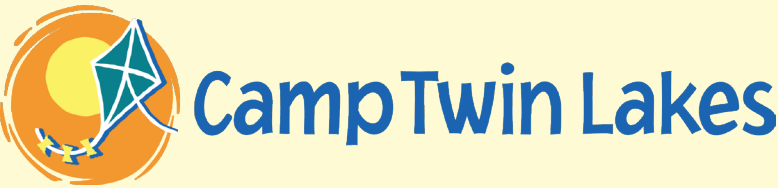
YOUR GIFT

YOUR GOAL

HOW IT WORKS

BENEFITS

BEQUEST	RETIREMENT PLAN ASSETS 401(k), 403(b), IRA, Keogh	LIFE INSURANCE Beneficiary at death	LIFE INSURANCE Transfer of ownership of policy to CTL	CHARITABLE GIFT ANNUITY Beneficiary at death	CHARITABLE REMAINDER TRUST CRT	CHARITABLE LEAD TRUST CLT
<ul style="list-style-type: none">• Simplest way to remember those you care about most• Maintain control of your assets during the life• Make a gift to CTL at your death	<ul style="list-style-type: none">• Continue withdrawing funds during lifetime• Can change mind if situation warrants• Satisfaction of knowing hard-earned money will benefit others	<ul style="list-style-type: none">• Make a more significant gift to CTL a your death• Reduce estate tax	<ul style="list-style-type: none">• Make significant gift to CTL at your death• Be honored for guaranteed gift• Reduce estate tax• Enjoy a tax benefit from a charitable deduction	<ul style="list-style-type: none">• Receive fixed income for life• Avoid capital gains tax on the sale of your appreciated property• Enjoy tax benefit from a charitable deduction	<ul style="list-style-type: none">• Transfer your appreciated property without paying capital gains tax• Enjoy regular income for life or a term of years• Receive a tax benefit from a charitable deduction	<ul style="list-style-type: none">• Give cash to your family in the future• Avoid substantial gift or estate tax• Provides funds to CTL during your lifetime
You designate CTL as a beneficiary of your estate by will, trust, or other instrument. It can be a sum of money, or a percentage of your estates’ residue.	Donor names CTL as primary, partial, or contingent beneficiary.	Donor names CTL as beneficiary of life insurance policy.	Donor gifts life insurance policy to CTL, which becomes owner while donor remains the insured. CTL is beneficiary at death of donor. Donor contributed amount to CTL each year for premiums.	You transfer your cash to CTL in exchange for a contract to pay you a fixed income (with rates based on your age) for the rest of your life.	A type of trust that pays one or more beneficiaries a fixed amount, typically for life, then the balance to Camp Twin Lakes	You transfer your cash to fund a lead trust that makes a gift to Camp Twin Lakes for a number of years. You receive a charitable deduction for the gift. Your family received the remainder at substantial tax savings.
<ul style="list-style-type: none">• Estate tax charitable deduction• Revocable during lifetime	<ul style="list-style-type: none">• Use of benefits during lifetime• Charitable estate tax deduction• Dependents avoid ordinary income tax assessments on amount paid to CTL	<ul style="list-style-type: none">• Value of insurance policy avoids estate tax• Make a more significant gift• Maintain ownership of policy• Beneficiary designation is revocable	<ul style="list-style-type: none">• Charitable tax deduction for donated premium• Value of insurance policy avoids estate tax	<ul style="list-style-type: none">• Charitable tax deduction• Fixed income for life• Reduce and defer capital gain• Portion of payment stream may be tax-free	<ul style="list-style-type: none">• Charitable tax deduction• Income for life or a term of years• Possible income growth over time• Avoidance of capital gains tax	<ul style="list-style-type: none">• Gift or estate tax deduction• Asset and appreciation passes to family at a reduced or no gift tax cost



For more information about these and other planned giving options,
please fill out this panel and return it to Camp Twin Lakes.

- ☐ I have left Camp Twin Lakes in my will or estate plan.
- ☐ I would like to speak with someone about leaving my legacy.
- ☐ Please send me more information on _____

Name _____

Address _____

Phone _____

E-mail _____

How long have you been giving to CTL? _____

Please let us know when you leave Camp Twin Lakes in your will
or estate plan so that we can recognize you within our Campfire Society.

For more information, please call us at 404-231-9887. If responding by
mail, please return this portion of the brochure to:

Camp Twin Lakes
600 Means Street, Suite 110
Atlanta, Georgia 30318

Camp Twin Lakes continues to experience exponential growth since its founding:

- In **1993**, CTL started with **7 Partner** groups and served **1,400 campers** and volunteers for the summer.
- In **2003**, CTL collaborated with more than **22 Partners** and served **6,000 campers**.
- In **2013**, CTL served more than **9,000 campers** with nearly **60 Partner** organizations.
- In 2023, we project that CTL will collaborate with approximately 85 Partners to serve more than 12,500 campers.

Joining the Campfire Society **makes camp possible tomorrow!**

Camp Twin Lakes' mission is to provide camp programs for children with serious illnesses, disabilities and other life challenges to experience the joys of childhood and grow in their confidence and capabilities.



Camp Twin Lakes



Campfire Society A Guide to Planned Giving

What does it mean to leave a legacy?

Thank you for being a valuable supporter of Camp Twin Lakes. Through a legacy gift, you can ensure that Camp Twin Lakes continues to provide life-changing camp experiences for children with serious illnesses, disabilities and other challenges for years to come. By endowing a gift, you will become a member of our Campfire Society. CTL's Campfire Society members are those who make a life income gift or who remember Camp Twin Lakes in their will or estate plan. Members of the Campfire Society provide for a strong future for Camp Twin Lakes and our medically-supportive camp programs.

Every planned gift, regardless of size, has a real and tangible impact. By making a planned gift during your lifetime, you will help Camp Twin Lakes sustain and grow our programs for decades to come. Beyond the benefits your legacy gift will provide to Camp Twin Lakes, it can also provide real benefits to you, including substantial tax advantages.

Please read through this brochure for the easiest and most common ways to begin planning your legacy gift. As you consider your options, please consult with your attorney or tax professional to discuss which type of planned gift would be most advantageous for you. We look forward to welcoming you into Camp Twin Lakes' Campfire Society.

"Camp Twin Lakes is very important to me. I have made my planned gift to Camp Twin Lakes to ensure that my annual support continues as part of my personal legacy."
– Campfire Society Member