



job-training & employment



education



camp



Questions and Answers
 about the AHRC
 New York City
 Foundation

Pooled Income Fund

Our mission is to improve the lives of children and adults with intellectual and developmental disabilities.

- We support programs such as
- camping and recreation
 - job-training and employment opportunities
 - family-style community residences
 - preschool, elementary and secondary education
 - health care
 - legal assistance



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Pooled Income Fund

Q What is the Pooled Income Fund?

A The Pooled Income Fund allows you to make a gift to the AHRC New York City Foundation and receive income on the gift during your lifetime.

Your gift is invested along with the gifts of other donors, and the income is distributed proportionately.

When a donor dies, the principal amount of that donor's gift is withdrawn from the fund and given to the AHRC New York City Foundation to benefit programs and services for children and adults with intellectual and disabilities.

Q How is the money in the Pooled Income Fund invested?

A The AHRC New York City Foundation Pooled Income Fund is invested in The Sentinel Government Securities Fund.

The Sentinel Government Securities Fund invests in government securities and investment-grade corporate bonds.

Q What benefits will I receive when I make a gift to the fund?

A You will receive the income your gift generates for the rest of your life.

You will also receive a tax deduction for a portion of your gift in the year you make the gift. The amount of the deduction depends on your age. The older you are, the larger your tax deduction will be.

If you make a gift of appreciated securities to the

fund, you will avoid the capital gains tax you would pay if you sold the stock. And, your income may exceed the dividends on your stock.

Finally, you will have the satisfaction of knowing you are helping AHRC provide programs and services to future generations of families who need them.

Q How and when will I receive income payments?

A Income checks will be sent to you in March, June, September and December.

Q Can my spouse or another relative receive income from my gift?

A Yes, you can designate another beneficiary instead of or in addition to yourself. Another beneficiary can receive all the income or can share it with you.

You can also designate a beneficiary to receive income after your lifetime. Having another beneficiary may reduce the amount of your tax deduction. And, if the beneficiary is not your spouse, a gift tax may be due.

Q May I designate my child, who has a developmental disability, as a beneficiary?

A No, this is not an appropriate vehicle for assisting a person who has a disability because receiving income from the fund may affect that person's eligibility for government benefits.

If you wish to provide for a person who has a disability, the AHRC New York City Foundation has a pooled special-needs trust. Please call us at the number below.

Q What is required to make a gift to the fund?

A You and any other beneficiary must be at least 50 years old. The minimum initial gift to the fund is \$5,000. You may add to your gift later in amounts as little as \$1,000.

Q How can I make a gift to the fund?

A Please call the Foundation Director at 212-780-2682 for an estimate of the benefits you will receive from your gift, a Gift Agreement and other materials.

Receive income on your gift
during your lifetime
& help AHRC
provide programs and services
to future generations of families

