



## Legacy Gifts

Our vision is to emphasize the power of economic opportunity and act as a catalyst for positive community change by contributing to the growth and success of Hispanic-owned businesses.

# Leave a Legacy. Empower Individuals, Fuel Dreams, Generate Impact, and Change Lives.

Prospera's mission reflects our commitment to empowering Hispanic entrepreneurs in the U.S. For decades, we have provided business owners with critical, selfless assistance. With continued support from generous friends and past clients, our impact will transcend.

## Creating Your Charitable Legacy

For over 30 years, Prospera has been a driving force in entrepreneurship and economic growth. As a trusted ally in economic development, we equip and empower Hispanic individuals and families with essential, personalized resources—at no cost—to help them start, sustain, and grow their businesses.

By making a planned gift to Prospera, you ensure that future generations of Hispanics have access to the expertise, guidance, and tools they require to be successful business owners and achieve the American Dream. Your generosity can create a lasting impact, fueling economic growth and strengthening our community.

Through educational seminars, tailored business consulting and advancement services, and access to capital and procurement readiness, Prospera has transformed thousands of entrepreneurial dreams into thriving businesses, helping individuals improve their livelihood. Your gift ensures this impact continues, empowering future entrepreneurs to build prosperous businesses, create financial stability for their families, and contribute meaningfully to their communities.

## Your Bequest Creates a Lasting Impact

By including Prospera in your estate plan, you join a visionary group committed to fostering prosperity in the Hispanic community. As a member of our **Legacy Society**, you will receive special recognition—or you may choose to remain anonymous. Your commitment can inspire others to invest in hardworking Hispanic families, in the success of small businesses, and in the longevity of our assistance. A planned gift to Prospera is more than generosity—it is an investment in a stronger and more prosperous future.

## DONOR ADVISED FUNDS, PRIVATE FOUNDATIONS AND SUCCESSION PLANS

Some supporters choose to formalize their commitment to multiple charities through a **donor-advised fund or private foundation**. One impactful way to leave a legacy is by naming **Prospera** as a beneficiary within your fund or foundation's succession plan. These gifts ensure long-term support for our mission and qualify you for membership in Prospera's **Legacy Society**.

## QUALIFIED CHARITABLE DISTRIBUTION (QCD)

Consider making a direct charitable donation using the funds from your annual Required Minimum Distribution (RMD). By doing a direct charitable donation (full or partial), the funds will be transferred directly to Prospera from your IRA or 401(k) account and are therefore not taxable in the current year.



## GIVING THROUGH RETIREMENT PLANS

Naming Prospera as a beneficiary of your retirement plan is a strategic and tax-efficient way to make a lasting impact.

- **Maximize Your Gift:** Retirement assets left to heirs may be subject to both estate and income taxes, significantly reducing their value.
- **Tax-Free Contribution:** By designating Prospera as a beneficiary, your gift is received in full, without tax deductions.
- **Flexible Giving:** You can designate Prospera in your IRA, Keogh, tax-sheltered annuity, or pension plan.

To make a bequest of retirement assets, simply request a **Change of Beneficiary Designation Form** from your plan administrator and use the following designation:

**“Prospera (Prospera Initiatives, Inc.), for the benefit of (state the purpose).”**

## ESTATE GIFTS

Estate gifts play a vital role in sustaining Prospera’s programs, expanding our impact, and ensuring Hispanic entrepreneurs have continued access to essential resources. You can designate Prospera a beneficiary through:

- A **codicil to your will**
- An **amendment to your revocable trust**
- A **retirement plan beneficiary designation**
- Naming Prospera as the **beneficiary of your life insurance policy**
- A **donor-advised fund or private foundation succession plan**

To ensure your wishes are properly carried out, estate plans should be prepared with an attorney. Our team is available for guidance on incorporating Prospera into your legacy planning, helping you create a meaningful and enduring impact.

## OTHER GIVING OPTIONS

**Cash:** A straightforward and immediate way to create your legacy gift.

**Stocks & Securities:** Gifts of appreciated stocks, bonds, or mutual funds offer greater tax benefits than cash donations. They are easy to transfer, provide a charitable deduction at full market value, and help you avoid capital gains taxes.

**Closely Held Stock:** Privately owned business interests can be transferred to Prospera, offering a charitable deduction based on the appraised fair market value while avoiding capital gains tax.

**Life Insurance:** If you have a life insurance policy that is no longer needed, you can create a leadership legacy by naming Prospera as a beneficiary. Additionally, you can purchase a new policy in Prospera name and receive a tax deduction for premium payments.

**Our team at Prospera is available to consult with you and your advisers on planned giving options**

**For more information,  
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**By incorporating Prospera into your legacy planning, you ensure a lasting and positive impact for future generations. Let us help you explore the best giving strategy focused on your goals.**

Your entire gift is tax deductible. 100% of each contribution is received by Prospera Initiatives, Inc., dba Prospera, a 501(c)(3) nonprofit organization. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE 1-800-435-7352 WITHIN FLORIDA OR BY VISITING [www.800helpfla.com](http://www.800helpfla.com). REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.