Beneficiary Designations

Beyond traditional bequests, designating Ketcha Outdoors as a beneficiary on various accounts offers a remarkably quick, private, and flexible way to leave a meaningful legacy, often without the need for attorney involvement. These designations allow you to directly support our mission by simply completing a form provided by your financial institution.

Life Insurance Policies

You can name Ketcha Outdoors as a primary, secondary, or contingent beneficiary on an existing or new life insurance policy. This allows you to designate a specific percentage of the death benefit or the entire policy proceeds to support our programs.

Retirement Accounts (IRA, 401k, 403b)

Designating Ketcha Outdoors as a beneficiary on your IRA, 401(k), 403(b), or other qualified retirement plans is a powerful giving strategy with potential tax advantages, especially for your heirs. More details on this can be found in the next section.

Bank Accounts & CDs (POD)

By establishing a "Payable-on-Death" (POD) designation for your checking, savings, or Certificate of Deposit (CD) accounts, you can ensure these assets transfer directly to Ketcha Outdoors upon your passing, bypassing probate.

Brokerage Accounts (TOD)

A "Transfer-on-Death" (TOD) designation for your investment accounts, including stocks, bonds, and mutual funds, provides a similar benefit, allowing a direct transfer of assets to Ketcha Outdoors without going through your will.

Key Benefits of Beneficiary Designations

- **Simplicity and Speed:** Requires only a simple form from your financial provider, making it one of the easiest ways to make a significant impact without legal fees.
- **Flexibility:** Can be changed at any time by simply updating the beneficiary form if your circumstances or philanthropic goals evolve.
- **Tax Efficiency:** Allows retirement accounts to avoid potential income and estate taxes for your heirs, maximizing the impact of your gift.
- **Avoids Probate:** Assets transfer directly to Ketcha Outdoors outside of the probate process, saving time, maintaining privacy, and potentially reducing administrative costs.
- **Maintains Control:** You retain full control and access to your assets throughout your lifetime, providing you with financial security and flexibility.
- **Specific Designation:** You can designate a specific percentage or dollar amount, allowing you to tailor your gift precisely to your wishes and financial plan.

For more information on beneficiary designations, please contact Ian Tovell:

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