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Gifts

ANYONE Can Afford

Have you ever
**Wished you
could help?**

But thought you
couldn't afford to give?

Perhaps you are concerned that giving may affect your cash flow or your family's financial security.

There is good news!

You can support our mission without impacting yourself or your family.

Have you ever thought to yourself, *I'd like to give more to charity or I'd like to make an impact in my community*, but you don't know how? You may be surprised to learn that you can take steps to give and make a difference today without giving away the assets you might need now or later in life. Including charitable giving as part of your estate plan will help you do just that!

Bequests

Naming us as a beneficiary in your will or trust is one of the easiest ways to help our cause. This gift will have no impact on your current lifestyle, and you can make a big difference in our future work.

A bequest offers you flexibility. For example, you can make a gift to us



only if you outlive your spouse or others you wish to support. And your gift may be changed at any time.

Beneficiary Designations

There are some assets that are easier to give to charity, and these gifts don't require a visit to your attorney to draft a will or codicil. For example, you can name us as a beneficiary of your retirement plan, investment account or life insurance policy. Many plan administrators and financial

services companies include forms online, which makes it easy for you to complete a change of beneficiary.

There are many easy, affordable ways to give

back and make a difference.

Call or e-mail us and talk with your attorney or advisors to learn more about the ways you can help your favorite charitable causes.

You can make a bequest of:

- A fixed amount, such as \$10,000
- A specific asset, such as a car
- A percentage, such as 15% of your assets
- What is left of your estate after specific bequests have been made

Benefitting from **UNNEEDED** Life Insurance



“If only I knew, I would have done this sooner”

It’s a statement we often hear. Everyone knows you can name a spouse or child as a beneficiary of a life insurance policy. You may not know that you can also name a charitable organization such as ours as a beneficiary and help further our mission. A gift of life insurance is a wonderful way to support our work at a significant level, but at a fraction of the cost of other gifts.

Options for gifts of life insurance

These gifts of life insurance provide specific tax benefits

Option	Benefit
Gift of existing policy	Income tax deduction
Annual gifts to cover premiums	Annual income tax deductions
Life insurance beneficiary designation	Estate tax deduction
Gift of new policy	Income tax deduction

A gift of your policy

If you own a life insurance policy that is no longer needed for its intended purpose, a gift of life insurance can provide immediate benefits for you. If you decide to make a gift of your policy today, you will receive an income tax deduction.

Annual gifts to pay premiums

A further option is to make annual gifts to us that can be used to pay the premiums on maintaining the policy. You can receive an income tax deduction for each year you make a gift to us.

Naming us as a beneficiary

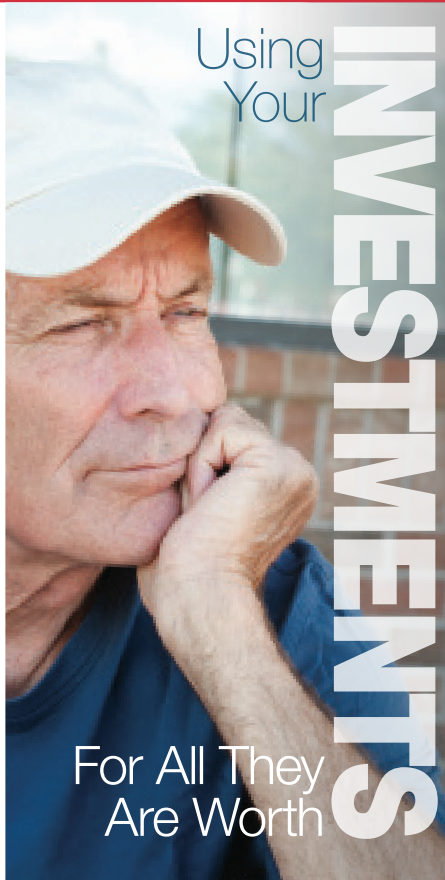
If you are like many people, you may not yet know if your life insurance policy will be needed and you would like to preserve your options. Another idea to consider is maintaining your existing life insurance policy during your lifetime and naming our organization as a beneficiary. Your insurance company can provide you with a change of beneficiary form that will permit you to name our organization as the sole beneficiary or as the beneficiary of a percentage of the policy proceeds.

Creating a new policy

If you don’t currently own a life insurance policy and wish to help further our mission, you can create a new policy, name us as sole beneficiary and give ownership of the policy to us. You will receive an income tax deduction for your gift to us. Life insurance premiums can be surprisingly low. If the policy is not paid up, you can send us a donation for the amount of the premium each year and receive an annual income tax deduction for each of your gifts, as well.

There are many ways you can help us and benefit! Please contact us to learn more about gifts of life insurance and other ways you can help further the mission of our organization.

Using Your INVESTMENTS for All They Are Worth



Maximize the Satisfaction you receive from your assets

You have worked hard all your life to save and grow your investments. If you are like most people, you are looking for ways to minimize taxes and maximize not just your monetary gain but the overall satisfaction you receive from your assets.

Here are some helpful ideas that can help you make the most of your investments through charitable giving

Option	Benefit
Gift of appreciated assets	Income tax deduction
Charitable remainder unitrust	Payments and income tax deduction
Beneficiary designation	Estate tax savings
Life estate	Income tax deduction and use of home

Taxwise planning

If you own appreciated assets that you wish to sell but are concerned about facing higher capital gains taxes this year, consider a charitable gift. When you transfer your stock or real property to us, we can sell your assets tax-free and use the proceeds to carry on our work. You will avoid paying additional taxes this year and receive a charitable deduction for your gift to us.

Give and receive

If you are concerned about capital gains taxes but still need income from your stocks or real estate, another idea is a charitable

remainder unitrust. When you transfer your assets to the trust, you can avoid capital gains tax. The trust will sell your assets tax-free and reinvest the proceeds to pay you (and your spouse) income for the rest of your life. You will receive an income tax deduction in the year you create the trust. Our organization will benefit from what remains of the trust assets after all payments have been made.

Live fully and still benefit

Perhaps you are looking for a way to preserve your assets for future use. You can still help us by naming our organization as a

beneficiary or successor owner of any assets that remain in your estate. If your estate will be subject to estate tax, this type of gift may entitle you to estate tax savings.

Another possibility is to create a life estate in your real property. With a life estate, you deed your home to us but may remain living there for the rest of your life. You will receive an income tax deduction in the year you transfer the property to us, and we can make use of the home value when you pass away.

investments work for you and help our cause.

SAVVY LIVING

By: Jim Miller

Dear Savvy Living,

I am trying to make some healthy lifestyle changes. I would like to know if tracing my family's health history is worth the effort.

Just as you can inherit your father's height or your mother's eye color, you can also inherit their genetic risk for diseases such as heart disease, stroke, diabetes, cancer and more. Here's what you should know.

FAMILY HISTORY

An accurate family medical history can be one of your most important tools in keeping yourself healthy. Since most diseases have both environmental and genetic components, your family's health history can provide you and your doctor a genetic roadmap to your strengths and weaknesses. Knowing areas of environmental and genetic weakness can help you recognize inheritable illnesses in their early stages.

TRACKING YOUR HISTORY

A family medical history should include basic medical facts about your parents, siblings, grandparents, aunts, uncles and even first cousins. Talk with them and get the specific ages when family members developed

various health problems such

as heart disease, stroke, cancer, diabetes, Alzheimer's disease, osteoporosis, asthma, blindness, deafness, depression, alcoholism and more. For deceased family members, find out when and how they died. A good resource to help you find your ancestor's unknown medical history is their death certificate, which you can acquire from your state health department.

INCREASED RISKS

Having an immediate family member with a particular disease does not mean you will develop the disease, but statistically your odds can double. If two or more cases occur in the same immediate family, the odds can increase by fourfold or more. Some additional factors that can increase your risks are:

- If a family member gets a disease 10 to 20 years before most people develop it.
- A disease that does not usually affect a certain gender.
- A family member that gets certain combinations of diseases.

DEALING WITH HISTORY

If you discover that a serious health problem runs in your family, don't despair. While you can't change your genes, you can change your habits to increase your chances of a healthy future. By eating a healthy diet, exercising and not smoking you can offset and sometimes even neutralize your genetic vulnerabilities. This is especially true for heart disease, stroke, type 2 diabetes and osteoporosis. A family medical history can also alert you to get early and frequent screening tests, which can help you detect other problems in their early stages.

SAVVY RESOURCE

The U.S. Surgeon General offers a free program at www.hhs.gov/familyhistory called "My Family Health Portrait," that will help you create your medical family tree. The program can also be printed out so that you can give to your doctor or family members.

Savvy Living is written by Jim Miller, a regular contributor to the NBC Today Show and author of "The Savvy Senior." The articles are offered as a helpful and informative service to our friends and may not always reflect this organization's official position on some topics.