

Thanks for Giving

REMEMBERING OTHERS WITH SPECIAL GIFTS

Giving in honor of those who have touched your life is a special way of demonstrating your love, admiration, and lasting values. For example, a gift plan that makes yearly payments to you for the rest of your life can be designated in memory of a spouse or other loved one. We would be happy to discuss the many options that are available to you through memorial gifts.

Most importantly, please know how much we appreciate your continued support. Whether you make your gift in a way that provides income for you or create a remembrance through your will or living trust, we thank you!

[This space as well as the front cover may be used for logo and other contact information.]

The purpose of this publication is to provide general gift, estate, and financial planning information. It is not intended as legal, accounting, or other professional advice. For assistance in planning charitable gifts with tax and other financial implications, the services of appropriate advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Tax deductions vary based on applicable federal discount rates, which can change on a monthly basis. Some opportunities may not be available in all states. ©2006 RFSCO, Inc. All Rights Reserved.
TFG8-07

Name _____
Title _____
Organization Name _____
City, State, Zip _____

Logo
if desired

- Please send me more information on the following gift planning ideas:*
- Giving appreciated stocks or other assets
 - Gifts that help me honor someone special
 - Giving from retirement plan assets
 - Giving today while enjoying increased income and tax benefits

Name _____ E-mail (optional) _____

Address _____ Telephone (optional) _____

City _____ State _____ Zip _____

- I have already included [name of organization] in my will or other long-range plans.
- I would consider including [name of organization] in my will or other long-range plans.

THANK YOU...

Your faithful support is greatly appreciated. We are especially grateful to those like you who have given loyally over the years.

We realize that in today's world more pressures than ever before are being exerted on financial resources. While we very much appreciate the importance you have placed on making charitable gifts, we realize this is only one goal among many.

Balancing the need to provide for retirement income, take care of loved ones, assure funds are available for special needs, and other concerns can be challenging.

We are committed to helping our most dedicated contributors discover special ways to continue playing an active supporting role while they preserve or even enhance their overall financial security. Please read on for ideas that may be of interest to you.

WHAT IS THE BEST WAY TO GIVE...NOW?

1. **You can give and protect your economic security.** Making charitable gifts while enjoying comfortable retirement years can often be achieved by better planning your gifts. For example, using the right assets to fund your gifts may help you meet both personal and charitable goals.
2. **You can give and increase your income.** You can make a gift that provides lifetime income to you and/or a loved one while still making a charitable gift. You not only receive income each year for as long as you live, but you can also enjoy special tax savings as well.
3. **You can give and provide for loved ones.** Providing for children and other loved ones need not compete with your desire to make charitable gifts. Through careful planning, you can fund charitable gifts in ways that first help you provide for your loved ones. For example, certain gift plans can help fund a grandchild's educational expenses or provide income to a brother, sister, or other loved one.
4. **You can give and reduce taxes.** Making charitable gifts may also help you minimize capital gain, income, and estate taxes. And if you are over 70½ it may be possible to make certain tax-free gifts from your IRA.

HOW CAN I GIVE LATER?

You can arrange for a gift today that will provide meaningful support for charitable interests in the future. Consider these ideas:

1. A gift through your will or living trust is a convenient way to continue to support your charitable interests while still maintaining control of your assets during your lifetime.
2. Gifts of what remains in retirement plan accounts can be among the easiest to arrange. You simply designate a charitable organization to receive all or a portion of the balance of these funds when you no longer need them. This may allow you to give more than you ever thought possible while leaving heirs other assets that may be taxed at lower rates.
3. Gifts of a life insurance policy or proceeds of a policy that are no longer needed to protect a loved one can also be an excellent way to give. Additionally, you may be able to use life insurance to "replace" assets you donate to charity, allowing you to provide for your loved ones as well as your charitable interests.
4. A gift that provides you with immediate tax savings along with generous, guaranteed lifetime payments can be another way to give while maintaining or enhancing financial security.