



Simple Ideas to Protect Your Loved ONES AND CREATE YOUR LEGACY

Your Loved Ones Need You, But What Would They Do If You Were Not There?

With just a little planning, you can have peace of mind knowing you have taken care of your family and secured their future.

One of the most effective ways to care for your family is with a current estate plan. If you own property, have

dependents or have recently experienced life changes (marriages, divorces, births, deaths, etc.), you will want to visit an estate planning attorney to create or update your will and trust document.

The good news is there is much planning you can do without ever visiting an attorney. For example, you can designate a beneficiary for your retirement assets and insurance plans typically by completing a simple form. You can also add a family member to your savings, checking or investment account and your funds will pass automatically to them when you pass away.

If you are especially concerned about taxes, contact us to see how including our organization in your plans can help you leave your legacy, while also reducing taxes for yourself and your family. Call us or visit our website for more ideas on ways to protect and provide for your loved ones.



How Much Is Too Much Inheritance?

While we all want to help our children and grandchildren, a lump sum inheritance may be too much for our heirs to manage all at once.

You love your family and may want to leave them enough to provide for their needs and maybe even their desires. Have you considered the appropriate amount of inheritance to give your heirs? While we all want to help our children and grandchildren, a lump sum inheritance may be too much for our heirs to manage all at once.

Often a more measured plan helps to ensure heirs are well cared for and that their inheritance lasts. One of the best ideas is to establish a special trust in your will that can provide your children with income. You can direct your trustee to make

payments to your children over a period of time, rather than giving them their inheritance all at once.

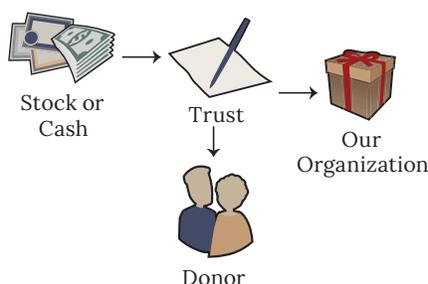
To make the trust even more effective, consider creating a charitable remainder unitrust. This type of trust pays money to your family, but also benefits a charity like ours. Any funds remaining in the trust (after all payments have been made) go to help further our mission. Aside from ensuring a lasting legacy for you by continuing our good work, this trust also gives you and your family significant tax benefits.

Call us or visit our website for more information.

Give Your Heirs the Best of Both Worlds

Consider designating your heirs as beneficiaries of an insurance plan. You will be giving them a lump sum inheritance that is tax free and can be used to buy a house or start a business. You can also create a trust that can provide annual payments to supplement their income.

CHARITABLE REMAINDER UNITRUST





Give Your Family the Gift of Education

Investing while a child or grandchild is young is an excellent way to save, invest and provide for education.

College is expensive, and there is no sign of educational costs declining any time soon. If you want to help your children and grandchildren get ahead in life, there are ways you can help them lower the cost of higher education.

One of the best ways to help a child or grandchild is to establish and contribute to a

529 PLANS can make distributions to almost all accredited colleges and universities in the country for: tuition, books and other education-related expenses.

qualified 529 plan. These plans are available in all 50 states, and, contributions to them grow tax-free.

Distributions from the plan to the student for education expenses are free of federal tax and generally state tax too.

If you want to benefit more than one child and don't wish to establish multiple 529 plan accounts, consider creating an education unitrust. This is a charitable remainder trust where funds can be transferred to the trust tax-free. You or your trustee control how the funds are invested. You can also stipulate who can receive funds from the trust and under what conditions.

After the trust has completed all your primary objectives, any remaining funds go to help a charity. With this plan, you can save taxes, benefit your family and continue your legacy with our organization.

Call or email us to see how education planning can benefit you and your family and help create your legacy.

Are Your Plans Up-to-Date?

One of the most effective ways to care for your family is with a current estate plan. Are your plans up-to-date? Here are some questions to consider.

- ▶ Have there been significant life changes with your family (marriages, divorces, births, deaths, etc.) since you last updated your will or trust?
- ▶ Are you certain that your assets are properly titled? Titling issues may cause your assets to be unintentionally distributed to someone else.
- ▶ Will your plan cause unity or division among your heirs? What legacy will you leave for your family? For your community?