

WILL POWER

Will Power--that's what you have if you write a will! Power to use the accumulated fruits of your lifetime to provide for your loved ones as *you* see fit, rather than as the government determines. Power to ease the transition of your passing for those who survive you. Moreover, a will is fully revocable while you live -- you retain control and can easily make revisions should your circumstances change.

When you include (*Full Name of Charity*) in your will, you're using your will power to help (*words describing who Charity helps, and how*). Bequests enable (*Charity*) to build a solid funding base, which will support its work far into the future.

If you presently have a will, you can easily add a codicil providing for a bequest to (*Full Name of Charity*). If you don't have a will, this is the pleasure you'll find that it is neither difficult nor expensive.

A bequest to (*Full Name of Charity*) brings tax benefit too. At your death, your estate is entitled to a charitable deduction for the full value of the bequest, providing a significant tax credit on your final tax return. For example, Margaret J, a widow, leaves \$100,000 (*Charity*) and the remainder of her estate to her two children. Assuming the estate tax credit and combined tax credit is 45 percent, her bequest results in a tax saving of \$45,000. If she had left the \$100,000 to her children instead of giving it to (*Charity*), taxes would have consumed \$45,000, leaving the children with only \$55,000.

Furthermore, it is quite likely that the entire bequest will be creditable. This is because the donation limit is 100% of income in the year of death, and the 100% limit also applies to any excess carried back to the prior year.

Making it fit your needs and goals

Your bequest may take any of several *forms*. Here are some examples, with appropriate wording.

A **general bequest** is for a certain dollar amount of property, usually cash: "*I give to (Full Name of Charity) the sum of \$100,000 to be used for the general purposes of (Charity) at the discretion of its directors.*"

A **specific bequest** directs that (*Charity*) is to receive a specific piece of property: "*I give. . . 500 shares of XYZ stock. . .*"

A **residual bequest** designates all or a portion of whatever remains after all debts, taxes, expenses and other bequests have been paid: *"I give. . . fifty percent (50%) of the rest, residue and remainder of my estate. . ."*

A **contingent bequest** takes effect only under certain conditions: *"In the event that my wife does not survive me, I give to (Full Name of Charity) the sum of. . ."*

In addition to the choice of form, you also have options as to the **purpose** for which your bequest will be used. While most bequests to (**Charity**) will be for its **general purposes** (as in the first example above), you might choose to also make a **restricted bequest** to be used for a particular program or service of (**Full Name of Charity**). Subject to (**Charity**) policies, you may specify that the principal of your bequest is to be used as an **endowment** from which only the income is expended for establishing a fund in your name or as a memorial to a family member, friend or colleague. In any of these purposes, it is important to confer in advance with a representative of (**Charity's Development Office**) to ensure that your bequest is in the best interests of (**Charity**) and that your provision is properly worded.

Let us know if you need the word

Whichever of these forms and purposes you choose for your bequest, (**Full Name of Charity**) is abundant and eager to assist you. We can send you a helpful booklet on how to make a will and sample bequest language appropriate to the forms and purposes described above. At your request, a representative of (**Charity**) will be happy to meet with you and, if you wish, with your legal and financial advisors, to discuss your goals and refine the wording of your bequest.

When you have completed your will (or added a provision for (**Charity**) to your present will), we hope you'll let us know so we can express our thanks! With your permission, we'll list your name among the growing number of those who have provided for future gifts to (**Charity**), where it will encourage still others to take that important step.

WILL POWER --

It's yours when you write a will and include (**Full Name of Charity**). Your **"present"** will be a gift that endures far into the **future**.

Full Name of Charity
Street Address
City, Province, Postal Code
Telephone: (000) 000-0000