

IN THIS ISSUE: THE CENTER FOR FUTURE PLANNING AFFORDABLE GIFTS BENEFITING FROM LIFE INSURANCE

Do You Have a

# Plan for the Future?



Have you planned for your future and for the future of those who depend upon you? It's hard to believe, but almost half of all adults in America have not created a will or any estate plans. That leaves the state of residence to decide how an estate will be settled. Unfortunately, without a will, the state will make its determination based on guidelines that it has developed, regardless of family input.

This situation is made all the worse when a family member has a disability and relies on family and government assistance to meet their needs and no will or other estate plans have been

created for their future. Since this is such a critical matter for families in this situation, The Arc has created **The Center for Future Planning** to provide guidance in understanding available resources and how to effectively create a plan. If your family would benefit from such planning, or you know someone who would, please contact The Arc's national office at (202) 617-3263.

Even if you aren't in that particular situation, consider whether you have an up-to-date will or other estate plans that will provide for your loved ones and friends. By having a thoughtful estate plan you can do something special for

those who have been important in your life. This can also be a great opportunity to make one final and special gift to The Arc, thus helping to ensure the work that we do with, and on behalf of, those with I/DD continues.

This **issue of Secure provides ideas for making a gift that will neither take away from** your financial security nor deprive your family and friends of your bequests to them. If you do decide to make a final gift to us from your estate, please consider notifying us so that we can acknowledge your generosity.

# 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 The Arc without impacting yourself or your family.*

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 The Arc 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

### **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



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 The Arc 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 The Arc 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.

Talk with your attorney or advisors to learn more about the ways you can help The Arc. For more information call 202.617.3263 or e-mail [Bennett@thearc.org](mailto:Bennett@thearc.org).

## **LEARN MORE**

Please contact [us](#) to learn more about the many ways to make your investments work for you and help The Arc. You can reach us at 202.617.3263. or by email at [bennett@thearc.org](mailto:bennett@thearc.org).



# Benefiting 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 The Arc 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 The Arc 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 The Arc.

### 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. 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.

## LEARN MORE

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 Arc’s mission.



For people with intellectual  
and developmental disabilities

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*Achieve with us.®*

**secure**

*Investing in the Future*

# secure

*Investing in the Future*

*Secure: Investing in the Future* is a new publication that is intended to address two separate, but very important issues. First, security is important to all of us in a variety of different ways. On the other hand, as a leader in the area of civil rights for Americans with disabilities, The Arc must also secure its financial future to assure that it will continue to be a voice for future generations. *Secure: Investing in the Future* seeks to address the financial concerns of the family, while looking at ways for our donors to ensure the future of The Arc.

*Secure: Investing in the Future...*

***plan for your future***

***secure the future for loved ones***

***support the work of The Arc***