Dear Fellows:

It is a privilege and honor for the College to provide the education, resources, advocacy and programs our members need to provide quality health care for all women. Our work is possible through the generosity of our members.

I am pleased to share with you the inaugural issue of our new newsletter, *Legacies*. Each issue will be devoted to a different topic, with a special focus on general gift, estate and financial planning issues you may find useful as well as stories of those who have made the College a part of their legacy. I hope some of the ideas presented in these issues will be of interest to you.

**Many benefits**

Depending on your situation, you may consider including the College in your own plans in whatever way is appropriate. There are a number of ways to give that may enable you to reap benefits for yourself and those you care about.

Often, tax savings are part of the benefits you can enjoy. But beyond those, you may be surprised to learn how giving plans may help you continue to provide for those you care about, such as taking care of a parent or sibling or providing for children or grandchildren.

**More information**

If you have questions or would like to simply talk through some of the ideas presented here, please contact us. All inquiries are without obligation and completely confidential.

Thank you for your generosity and support of the College.

Sincerely,

Hal C. Lawrence III, MD  
Executive Vice President and CEO

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**INSIDE:**

- Giving Your Estate Plans a Checkup
- An Estate Planning Checklist
- Rounding Out Your Overall Plans
Giving Your Estate Plan a Checkup

Just as an annual checkup helps maintain one’s physical health, regular checkups of one’s will, living trust or other estate plans can help maintain good financial health.

Where to begin

Everyone with an estate plan needs to make a comprehensive annual review to reflect any changes in their circle of loved ones, financial circumstances and the nation’s tax laws. You can begin your review by making a list of your assets, defining your goals and setting out your plans.

Determine who you want to provide for in your plans: a spouse, children, grandchildren, a parent, a sibling or other relatives. You may even want to include a special friend.

When listing your assets, be sure to include your home, vehicles, collections of value, jewelry, retirement plans and insurance policies, bank and investment accounts. Then thoughtfully match your assets to your heirs.

Including charitable gifts

In addition to distributing your assets to loved ones, you can also make meaningful gifts to favorite charitable organizations, such as the College. These gifts will make a real impact on the health education and services we provide our members as we continue to work to improve women’s health care for future generations.

If we can provide more information, confidentially and with no obligation, return the enclosed card or contact Kathleen Kenny at 202-863-2479.
Rounding Out Your Overall Plans

Having a will and other plans that will effectively distribute your assets according to your wishes can help ensure a secure future for you and your loved ones. In addition to an up-to-date will, the planning tools described below can play an important part in rounding out your overall plans.

The living trust is an increasingly popular plan. The assets placed in such a trust are managed for your benefit according to your instructions. When the trust ends (typically at the end of one’s lifetime), the assets continue to be managed or are distributed to loved ones or to the College as you have directed, generally avoiding the probate process. You may change or terminate your trust at any time.

A life insurance policy that is no longer needed for its original purpose can name the College as beneficiary. This could bring welcome tax savings to you as you make a wonderful gift.

IRAs or other retirement plans can be designated as a gift to one or more charitable organizations. As these funds are more heavily taxed if left to heirs, this can make good tax planning sense.

Savings and investment accounts can be left directly to the College under the laws of most states. Ask your financial services provider about available options.

For more information on how to arrange a gift in your will or other plans, please contact us or your advisors. We are pleased to help in any way we can.

Tax-Free Giving

If you are aged 70½ or older, you can make a gift from your traditional or Roth IRA directly to the College in a total amount of up to $100,000 per year, free from federal income taxation. The income tax laws of most states allow tax-free treatment as well. This is a wonderful way to support the College and make the most of your charitable giving.

Legacy gifts to the College will enable us to provide educational programs and other resources to our members in the future.
Giving Through Your Will

When it comes to writing your will, you have the ability to choose how—and to whom—you want your assets distributed after you are gone. There are a number of ways you can designate your loved ones and charitable interests, such as the College, to receive bequests.

“What’s left”

After first providing for loved ones, you can devote all or a portion of the remainder of your estate to the College.

A fixed amount

Your will can specify a dollar amount to be given to the College. This option can make sense if you would like to ensure that a certain amount is received before leaving any remaining assets to others. Remember, however, that your financial situation may change over time. It is important to review your will and other plans periodically.

Wills offer flexibility

You can also combine the above methods in your will. For example, you might specify that particular amounts or properties go to certain people, then divide the remainder among the College and your other charitable interests.

Bequest Language

If you are considering a bequest to ACOG, here is some suggested wording to take to your attorney:

“After fulfilling all other specific provisions, I give, devise and bequeath _____% of the remainder [or $ _____] of my estate to the ACOG Foundation, a charitable corporation [Tax ID #362217981] currently having offices at 409 12th Street SW, Washington, DC 20024.”

More information

We will be happy to provide more information about including the College as part of your overall plans. Contact Kathleen Kenny via email at kkenny@acog.org, by phone at 202-863-2479 or return the enclosed card.