

PARTNERS FOR Tomorrow

Financial & Gift
Planning Ideas
for Friends
of SPCA
International



SPCA
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**GLOBAL
ANIMAL
RESCUE**

Fall 2014

Preparing for the Future

SPCA International is constantly taking steps to maintain necessary resources for fulfilling our mission now and in the future. To do this, we rely on help from you and others who make thoughtful gifts each year along with those who make generous provisions in their long-range plans.

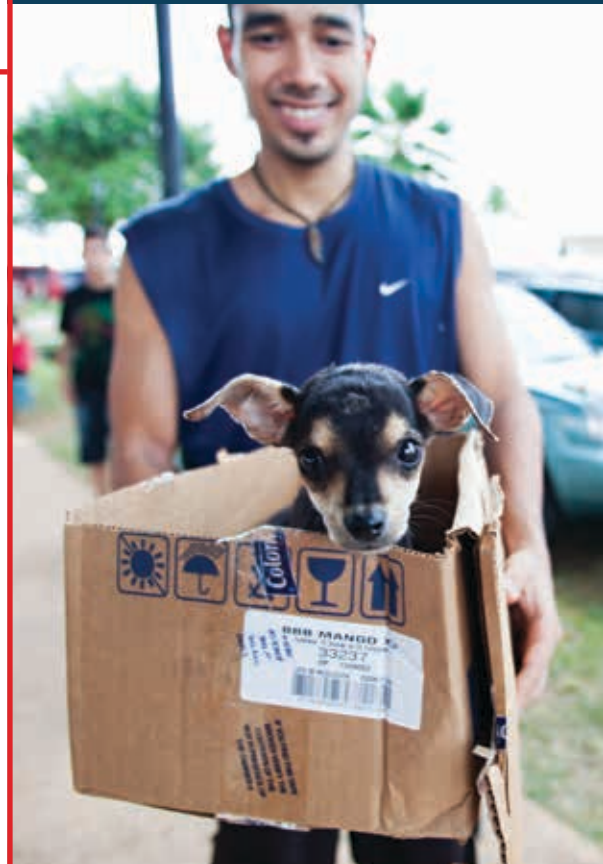
After first providing for your loved ones, you may find it is also possible to make a gift of a lifetime through a well-planned legacy gift from your estate. Most of us have plans for the future, but some may not be fully prepared for what may lie ahead. Anticipating life events, both expected and unexpected, can be challenging. Too often this can lead to a lack of long-term plans that would help ensure financial security for ourselves and those special to us.

A lack of a plan becomes a plan

The task of preparing estate and financial plans can seem daunting and is easy to put off. Unfortunately, though, having no plan eventually turns into a plan in and of itself. In the absence of a valid will and/or other plans, inflexible state laws will instead be used to distribute your property among relatives, regardless of what your wishes may actually have been. When you act to take charge of the planning process, you ensure that your wishes will be fulfilled.

Minimize costs and delays

With effective plans for the future, you may realize significant savings in time and expenses while maintaining the value of your estate for loved ones. Read on to discover how you can provide for your loved ones, while making special gifts to SPCA International and other charitable interests you support.



Responding to multiple crises in Southeast Asia, SPCA International has provided emergency support and services to animals living in deplorable conditions or caught in an unsafe environment as a result of extreme weather.



A Simple Plan

Bells and whistles. Most things we own have them. Take, for instance, a television—most come with multiple features that allow us to access the internet, digitally record programs, remotely control what we watch and record from our cell phones and view programs in 3D. This is what is available today. Who knows what technology and innovations will be available a year from now?

The right one

When it comes to planning your gifts, there can be plans with bells and whistles as well. Gift opportunities that provide you or a loved one a temporary or lifetime income or plans that make gifts to SPCA International for a period of time to fulfill a specific goal, all with tax advantages. Any of these plans can be the right one, depending on your goals and circumstances.

There is a gift, however, that may not have bells and whistles but it is a gift everyone has the ability to make: a bequest. Over the years, SPCA International has received bequests in the following ways.

What's left. The residue of your estate is what remains after all other distributions have been made. After first providing for loved ones in the amounts they determine to be appropriate, many of our friends choose to devote all or a portion of the residue of their estate to SPCA International and their other charitable interests.

A percentage. Leaving a designated percentage of your estate allows you to give proportions rather than specific amounts. The amounts received are then automatically adjusted as your finances change. Consider this option if you have less specific goals in mind.

A fixed amount. Your will can specify a dollar amount to be given to SPCA International. This can make sense if you would like to ensure that a certain amount is received. Remember, however, that your financial situation may change over time. It is especially important to periodically review your will and other plans to be sure they reflect your current desires.

For more information about ways to include SPCA International in your plans, visit spcai.givingplan.net.

Test Your Will IQ

People often have misconceptions when it comes to wills. The following statements can help you discover how much you know about wills—and how much you may need to learn.

1. I can ensure that those I leave behind are taken care of in the ways I suggest by having an effective will in place. ☐ **T** ☐ **F**
2. I should have a valid will when I die if I don't want my assets to be divided according to my state's laws. ☐ **T** ☐ **F**
3. I can continue providing for charitable interests by including them as beneficiaries in my will and other long-range plans. ☐ **T** ☐ **F**
4. I can ask my attorney to estimate his or her fee for drawing up a will. Most attorneys who specialize in estate planning will gladly do so. ☐ **T** ☐ **F**
5. I can benefit from having an up-to-date will, even if I have a modest estate. ☐ **T** ☐ **F**
6. I should not rely on joint ownership as a substitute for a will. ☐ **T** ☐ **F**
7. It is important that each spouse has a will, even if they are essentially the same. ☐ **T** ☐ **F**
8. I can make provisions for the care of my pet in my will. ☐ **T** ☐ **F**

All of the statements above are **True**. If you got them all right, congratulations! If you missed any, don't worry. Your professional advisor will guide you through the process of properly preparing your will and other estate plans.

SPCA International sponsors spay and neuter programs all over the world. In an ongoing partnership with Spay Panama, we spayed and neutered thousands of pets and stray animals.

Your IRA May Yield Tax-free Gifts

Those over age 70½ should check with advisors about the ability to make tax-free charitable gifts directly from a qualifying IRA. The provision allowing such gifts expired in 2013 but is widely expected to be renewed for gifts made in 2014. Check with your advisors for the current status of this provision.

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. ©MMXIV RFSCO, Inc. All Rights Reserved. NWX-14



5 Good Reasons to Give Appreciated Property to SPCA International

When you are considering what to use to make gifts to your favorite charitable interests this year-end, don't forget long-term appreciated property. Using stocks, bonds and mutual funds that have risen in value and been owned longer than one year can make good sense from both a philanthropic and financial planning perspective.

Consider the following

1. You may deduct the current value of the asset instead of what you paid for it.
2. You bypass any capital gains tax you would owe if you sold the asset.
3. Your capital gains tax savings may never be more beneficial.
4. You can claim your deduction over the next five years.
5. You conserve your cash for other purposes. You may even want to repurchase the same asset with a new, higher cost basis.



Sample Bequest Language

Many of our friends choose to include SPCA International in their wills or other estate plans. Below is some suggested wording to take to your attorney to ensure your wishes are followed.

"After fulfilling all other provisions, I give, devise, and bequeath ____% of the rest, residue, and remainder of my estate [or \$____ if a specific amount] as a charitable contribution to SPCA International, Federal Tax ID #87-0773320, 242 West 30th Street, Suite #1001, New York, NY 10001."

CONTACT US:



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