

PARTNERS FOR Tomorrow

Financial & Gift
Planning Ideas
for Friends
of SPCA
International



SPCA
INTERNATIONAL

**GLOBAL
ANIMAL
RESCUE**

Spring 2017

Have Things Changed?

One of the few things certain is change. Change affects everyone and adapting to it can be challenging.

Take a moment to think about some of the routine changes that affect people from all walks of life: a change in marital status, retirement, a move to another state, children growing up and leaving home. When any of these circumstances occurs, you may find it wise to make sure your estate and financial arrangements still meet your needs and your desires for the future are reflected in your plans.

Your will or living trust should reflect your ongoing desires for your loved ones and the distribution of your property. For example, one or more of these routine changes may prompt you to reconsider and even revise property distributions through your estate plans. Or, you may decide you want to continue your support of your charitable interests in the future.

Including SPCA International in your plans

Making SPCA International part of your legacy can be easier than you think. One of the simplest ways to accomplish this goal is to make gifts in your will.

Charities can be named in your will in the same way that you make bequests to your spouse, children, grandchildren and other heirs. You can choose to leave a specific amount, or you could decide that a charitable gift should be made only after your other beneficiaries have received their gifts.

We are happy to provide more information on how you can include SPCA International in your plans.

For more information about creative ways to make SPCA International a part of your legacy, visit our website at:

www.spcai.givingplan.net



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It's Time for a Review of Your Plans If...

If you move to another state. Every state has its own rules regarding the settling of estates. If your plans were drafted under the laws of another state, it may be wise to make sure they take advantage of all benefits under the laws of the state where you now reside.

If someone can't serve. What if the person you named to settle your estate is no longer able to serve? It is important to name an alternate executor.

If financial circumstances change. If your assets have increased or decreased in value since you last updated your plans, or if you have acquired new property that was not included in your original will, you may need to revisit your plans.

If your family changes. Those who have experienced a change in their marital status usually need to make revisions. The marriage of a child or birth of a grandchild can be another reason for a review.

If tax laws change. Tax laws change from time to time. You may want to check with your advisors to learn how current estate tax laws could affect your plans.

More information

We are always happy to help in any way we can. Please return the enclosed card or contact us for further information.

Six Things to Know About Estate Planning

1. You should have an estate plan, regardless of your net worth.
2. Your plan should include a will.
3. You can create a pet trust to provide for your pets in the future.
4. You can leave an unlimited amount to a spouse tax-free.
5. Talking about your plans with your loved ones may prevent problems later.
6. You can make gifts in your will or trust that leave a legacy to SPCA International.



Test Your Knowledge About Beneficiary Designations

Do you have life insurance policies or retirement plan accounts? Along with bank and investment accounts, life insurance and retirement plans can make up a significant portion of our overall estate.

Unlike other assets, however, these may be distributed quite simply: through a beneficiary designation form filled out when the plan or account is created (or updated later). Take the following True/False quiz to see how much you know about beneficiary designations.

True False

☐ **T** ☐ **F** **It's a good idea to conduct a yearly review of all my beneficiary designations to make sure they are still current.**

True. Events in your life like the birth of grandchildren, the loss of a loved one or changes in your charitable wishes can affect one or more of your current beneficiary designations. Making sure they still reflect your intentions is important.

☐ **T** ☐ **F** **It's a simple process to make a change or addition to a beneficiary designation.**

True. It may be as easy as going online to make the change electronically or filling out and signing a basic form and mailing it to the institution (insurance company, retirement plan administrator or financial entity). Contact your plan or account administrator for more information.

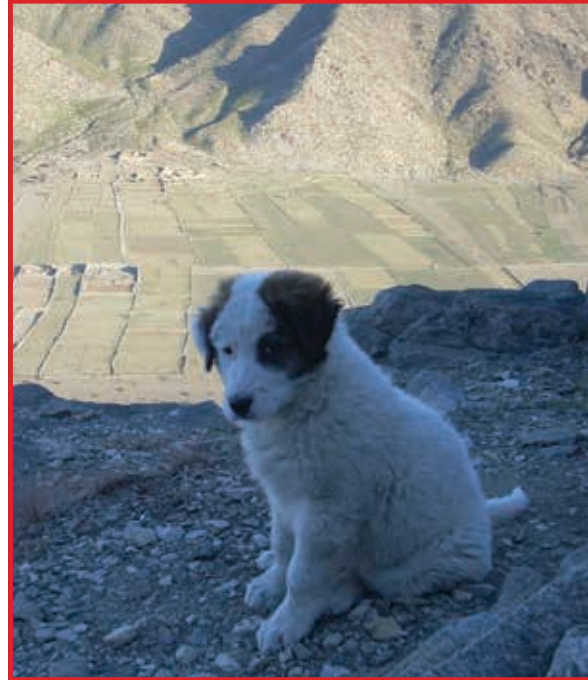
☐ **T** ☐ **F** **I can list multiple beneficiaries to receive these assets.**

True. Many choose to leave their spouse or other loved ones these assets. However, there may be certain tax implications for your heirs. You may want to consider using one or more of these accounts to make your charitable gifts and use other assets to provide for your family.

☐ **T** ☐ **F** **I can name SPCA International as a beneficiary of a retirement plan, insurance policy, bank account or investment account.**

True. You can generally name a charity to receive all or a portion, such as a percentage, of one of these accounts.*

*Special rules apply to some "pay on death" provisions in some states. Check with your advisors if you have question about updating beneficiary designations.



Operation Baghdad Pups:
Worldwide works non-stop to
rescue and reunite the animals
befriended by our brave service
men and women around the
world.

We couldn't do it without your
support!

Your Will—Your Way

When it comes to writing your will, you can choose how—and to whom—you want your assets distributed after you are gone. The will is an extremely flexible instrument and there are several ways that you can designate your loved ones and charitable organizations to receive bequests.

Give “what’s left.” The residue of your estate is what remains after all other distributions have been made. After first providing for loved ones, you can devote all or a portion of the residue of your estate to the charity of your choice.

Give adjustable amounts. Leaving a designated percentage of your estate allows you to give proportions rather than specific amounts. The amounts received by the charitable organization are then automatically adjusted as the value of your estate changes.

Leave a fixed amount. Your will can specify a dollar amount to be given to your preferred charity. 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 regularly.

Wills offer flexibility. You can also combine the above methods in your will. For example, you might specify that certain amounts or properties go to certain people, then divide the remainder by percentages among charitable organizations.

We are happy to provide more information about including charitable gifts to SPCA International as part of your overall plans. Return the enclosed card for more information.



Your legacy gifts ensure our life-saving programs continue.

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 1503, New York, NY 10001.”

CONTACT US:



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(212) 244-7722 • e-mail: giftplanning@spcai.org
www.spcai.givingplan.net