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Financial & Gift
Planning Ideas
for Friends
of SPCA
International



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**GLOBAL
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RESCUE**

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Where There's a Will There's a Way

You might expect that every person who owns anything would have a will. But, unfortunately, that is not true. Experts say less than half of all Americans have made a will or other estate plan.

Getting around to it

For most people, making a will is like preparing a tax return—they put it off as long as they can. You may recognize some of these common excuses: “Having a will prepared is too expensive...My estate is too small...I don’t know where all my records are...I’ll do it later.”

In addition to financial security for loved ones, a will can provide peace of mind. You can relax in the knowledge that your affairs are in order. You have taken care of those people who are important to you. And you can provide for charitable interests you care deeply about, like SPCA International.

There is no law that says you must make a will or other estate plan. However, there are laws that dictate what happens to your property if you don’t.

It's up to you

Your will and other long-range plans are both personal and legal statements of your wishes. You earned your property; you have the right to distribute it after you no longer need it. If you fail to plan, the legacy you leave behind may be one of unnecessary expense, delay and confusion for the people you care about most.



INSIDE

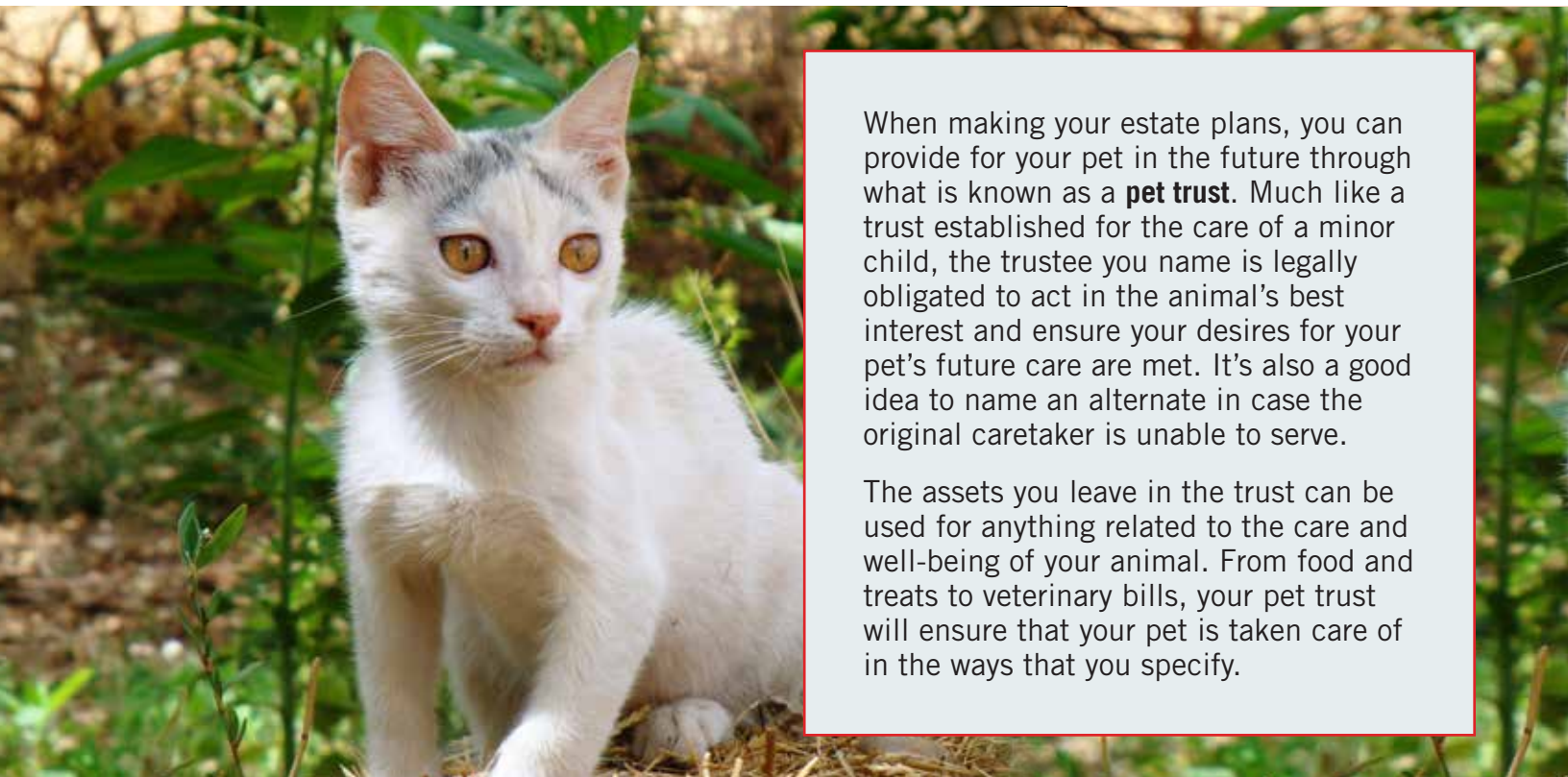
A Step-by-Step Guide
to Planning Your Will

Planning a
Secure Future

A Step-by-Step Guide to Planning Your Will

If you have been putting off making your will, here is a helpful guide to get you started.

1. Make an appointment with an attorney you trust. The attorney who drafts your will should be a specialist in estate planning in order to serve you best. If you do not have an attorney, ask friends for recommendations or contact your local Bar Association.
2. Here are some things to think about and plan for when you meet with your attorney:
 - Make a list of the people you want to remember, their ages and their relationships to you.
 - Write down the property you own, including how it is owned (for example, sole or joint ownership), its current and original value and any income it produces.
 - Match the people with the assets you wish them to have.
 - Have a list of the charities you wish to include.
 - Decide who you would like to serve as your personal representative and as guardian of children or other dependents.
 - Do you want to create a pet trust to ensure your four-legged friends will be taken care of after you are gone? (See the box below.)
3. Once you have finished the process of writing your will, keep a copy of it and other relevant paperwork in a safe place and review it periodically.
4. Contact your attorney if you want to make any changes. A will must be kept up to date in order to be most effective, and a professional can make the necessary revisions correctly.



When making your estate plans, you can provide for your pet in the future through what is known as a **pet trust**. Much like a trust established for the care of a minor child, the trustee you name is legally obligated to act in the animal's best interest and ensure your desires for your pet's future care are met. It's also a good idea to name an alternate in case the original caretaker is unable to serve.

The assets you leave in the trust can be used for anything related to the care and well-being of your animal. From food and treats to veterinary bills, your pet trust will ensure that your pet is taken care of in the ways that you specify.

Frequently Asked Questions About Wills

Q. I have a will that was written years ago. Is it still valid?

A. It is likely still valid. However, your will should be reviewed periodically and updated to reflect changes in your life—marriages, births, financial gains or losses, a relocation to another state and your personal goals. Tax law changes may also prompt a review of your plans.

Minor changes can be accomplished with a codicil to an existing will. More substantial changes may require the drafting of a new will. Always consult your attorney when considering any revision—big or small.

Q. Do both my spouse and I need wills?

A. Yes. Spouses share the same need for making wills, even if the majority of their property is held jointly.

Q. How is the best way to include SPCA International in my will?

A. There are a number of ways to make a gift through your will or trust:

All or a portion of the residue: You can provide a gift to SPCA International from what is left after all other gifts to loved ones have been fulfilled.

A specific amount: You can assign a particular amount to be transferred to SPCA International.

A percentage: You can designate a percentage of your estate for use by SPCA International, ensuring that your gifts remain in proportion to your other bequests.

Leaving a legacy to SPCA International

Many of our generous supporters have included SPCA International in their estate plans. We are pleased to be “last in line” after you fulfill other commitments to your loved ones in your plans. For more information or if we can help in any way with the charitable aspects of your plans, return the enclosed card.



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

Planning a Secure Future

Understanding how to create 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 your plans.

The **living trust** is an increasingly popular option. The assets placed in such a trust are managed for your benefit and as you instruct. 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 SPCA International 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 SPCA International 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 SPCA International under the laws of



Your support of our programs like Operation Baghdad Pups: Worldwide enables SPCA International to be champions for the health, safety and well-being of animals all over the world.

most states. Ask your financial services provider about available options.

For more information on how to plan a gift in your will or other plans, please contact us or your advisors.

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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