

PARTNERS FOR Tomorrow

Financial & Gift
Planning Ideas
for Friends
of SPCA
International



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Spring 2014

Peace of Mind Through Planning

Having an up-to-date estate plan helps you do many things, including: lead a fuller life, distribute your hard-earned property as you choose and conserve more of your property to be used as the legacies you intend. An effective estate plan will often revolve around a will or living trust. There are many reasons to have an estate plan—the most obvious of which is the peace of mind it can bring.

A place to begin

While there are many ways to provide for the long-term distribution of property, most rely on a will to transfer the many types of assets not covered by joint ownership arrangements, beneficiary designations, trusts or other plans.

Wills also determine the disposition of property that may be acquired in the future and distribute assets whose form of ownership may have changed over time. A will can also back up other plans that may no longer be in existence when needed, as well as make provisions for gifts to your charitable interests.

Pass on your values

The plans you express in your will are important personal expressions of your priorities. You are proclaiming the people and organizations you consider important in your life. One way to pass on your values to future generations is through your ongoing financial support of the charitable interests that reflect your priorities.

Prudent planning helps provide reassurance that your loved ones will be provided for and you can also ensure the standards you cherish will be preserved in the manner you wish. A well-thought-out estate plan that takes into account all of your goals and assets can do the best job of assuring peace of mind in these matters.

More information

We are happy to provide more information to you or your advisors to assist with the charitable aspect of your plans.



Estate Planning for Women

Today's women are a powerful financial force—accumulating, managing and distributing more wealth than ever before. Consider that women today:

- Have longer life expectancies than men
- Are participating in the workforce in greater numbers
- Control more than half of the wealth in America

These reasons illustrate why it is important that every woman take control of her long-range financial and estate plans in order to ensure long-term economic security for herself and her loved ones. Here are some frequently asked questions about the importance of estate planning for women.

Q. Why should women be concerned about estate planning?

A. There are two main reasons—to protect their heirs and to protect their assets.

Q. Is estate planning for a woman really any different than estate planning for a man?

A. Yes. Women, on average, live six years longer than men and should normally plan for a longer period of economic security.

Q. What if a woman is married and owns everything jointly with a spouse?

A. She still should make separate plans. By creating her own comprehensive plan, a woman can often avoid unnecessary tax liability.

Q. Is it important that both spouses have an estate plan?

A. Yes. Both should have plans that complement each other and take into account any special gifts they would like to make. Since women are more likely to live longer, they are more likely to bear responsibility for the ultimate disposition of a couple's assets.

Q. What do unmarried women need to consider?

A. Unmarried women need to make sure plans are in place for asset management and other financial concerns later in life. In the absence of a will,

trust or other appropriate plans, strangers could be assigned asset management duties, and all or a portion of her assets would be divided among relatives according to state law.

Q. Can a woman's estate plan do more than just distribute property to her loved ones?

A. Yes. Charitable gifts through a will, trust or other plan can be a practical option for many, because gifts are completed only after one no longer needs the assets. Other giving options are those that offer secure income payments for life, money management and welcome tax savings.

Natural and man-made disasters displace hundreds—even thousands—of animals every year. SPCA International continues to provide financial and on the ground support through our Shelter and Emergency Grant programs.



A Heart for Animals in Need

For those who didn't have a close relationship with Dr. Jean Marshall, they probably knew of her academic track record. After receiving her master's from Mount Holyoke and her PhD in physiology from the University of Rochester in 1951, Jean's teaching career included some of the most prestigious institutions in academia: Brown, Johns Hopkins, Harvard and Oxford. Jean was certainly a brilliant woman, as her academic success illustrates.

Passionate about animals

Those close to Jean knew a different side of her. Recalls friend and back-door neighbor, Kathy Fallon: "She was extremely modest." Jean's true passion came from animals—particularly her cats, of which she had several. Kathy remembers one story that illustrates how, as she says, "Jean just had a wonderful way with animals."

Kathy recalls: "Several years ago, a large black and white cat roamed the neighborhood, seemingly lost. He was very skittish. He would never come close to me; I would often leave a can of cat food out for him, which would be gone in the morning. He would go up the hill, to Jean's house, and look in the windows and watch her indoor cats. Jean's heart just went out to this stray cat. She was convinced she could tame him. And indeed she did; it was a wonderful story of building trust."

"As the weather got colder each day, she left food closer and closer to the house and, finally, one day she brought the food inside. Lo and behold, the cat came in and became a beloved pet. I just love that

story. It shows how patient she was and where her heart was for animals in need."

Jean truly loved her cats, and indeed all animals.

As Kathy tells, "A family of deer once moved into the neighborhood, and Jean took it upon herself to feed them. She would go to the store, buy a bag of feed and leave it out for the deer."

A lasting impact

Jean felt so passionately about animals she wanted to make sure she left a lasting impact on their care. Jean included SPCA International in her estate plans; and with her generous gift, Jean has made it possible for us to continue to do for other animals what Jean did with the stray neighborhood cat—ensure their safety and well-being.

Stories like Jean's are wonderful reminders of the bond people can create with animals. Through Jean's remembrance of SPCA International, she has ensured that many more animals all over the world will have the opportunity to have a home and someone who will love them just as much as Jean would have.



Dr. Jean Marshall



Through our animal shelter initiatives, SPCA International helps local shelters continue their work in times of crisis and celebrates their success and dedication to saving animals in their area.

Your Will—Your Way

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. The will is an extremely flexible instrument and there are a number of ways that you can designate your loved ones and charitable interests 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 SPCA International.

Giving adjustable amounts. Leaving designated percentages of your estate allows you to give proportions rather than specific amounts. The amounts received are then automatically adjusted as the value of your estate changes.

Leaving a fixed amount. Your will can specify a dollar amount to be given to SPCA International.

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 from time to time.

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 SPCA International and your other charitable interests.

More information

We will be happy to provide more information about including charitable gifts to SPCA International as part of your overall plans as many of our supporters have done. Simply return the enclosed card or contact us at the number below.

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



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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