

LEGACY

of Love



For Special Friends of the American Federation of Police & Concerned Citizens

EST. 1978

WILL THE NEW TAX LAW CHANGE THE WAY YOU GIVE?

Recent tax law changes have left many with questions such as: How will the new law impact making my charitable gifts? What are now some of the most effective ways to make gifts to my charitable interests, such as AFP&CC, this year and in the future?

The answers to these questions will depend on your individual circumstances, so it is always wise to discuss any giving ideas with your accountant or other advisors. Generally speaking, there are a number of positives in the law where charitable gifts are concerned:

- ★ The charitable income tax deduction was preserved, and the amount a person is allowed to deduct was expanded for some.
- ★ Fewer people will be subject to the federal estate tax than ever before.
- ★ The tax advantages of giving from retirement plans and giving certain types of assets remain the same.

Consider these examples of tax-wise ways to make your gifts this year:

1. If you are age 70½ or older, you can make **tax-free gifts from your Individual Retirement Account (IRA)**. This is a tax-effective way to make charitable gifts—in any amount totaling up to \$100,000 per person per year, whether or not you deduct your

gifts on your tax return. You can even count these gifts toward any amount you are required to withdraw each year.

2. **Making gifts of stocks or mutual funds that have increased in value** may be particularly attractive. When you give this way your tax deduction is based on the current value of the stocks, not just the amount you paid for them. As an added benefit you will not owe capital gains tax on the increased value. This also allows you to conserve your cash for other uses.

More information

It's always best to discuss your circumstances with your advisors before making charitable gifts. If we can provide more information, in confidence and with no obligation, please contact us.

INSIDE:

- ★ Questions & Answers About Year-End Giving
- ★ How Sound Is Your Estate Plan?
- ★ What Will Your Legacy Be?



QUESTIONS & ANSWERS ABOUT YEAR-END GIVING

Year-end is a season when many are considering special ways to show their support for AFP&CC and other organizations they care about as they make their future plans. Here are some frequently asked questions about making gifts at this time of year.

Q. Are there special advantages to making a gift before the end of the year if you itemize?

A. Yes, in many cases there are. You may want to take a special look at the timing of your gifts to maximize your tax savings. Only gifts completed by December 31 will be available to help reduce your 2018 tax bill. Your tax rate determines how much you will save: the higher your rate, the more you

save from each dollar donated. If your state also taxes your income, your savings may be even greater.

Q. Can I give property other than cash to fund my year-end gift?

A. Yes. Stocks and other investments that have increased in value during the time you have owned them can be an especially attractive choice.

Q. Can my year-end gift also be made in memory or in honor of a friend or other loved one?

A. Absolutely! In this season of giving, making your year-end gifts in this manner is a perfect way to support AFP&CC and make a meaningful gift in recognition of someone special.



Your gift will be used wisely. *GuideStar*, the world's largest source of information on nonprofit organizations, has awarded AFP&CC its prestigious Platinum Seal of Transparency.



SAMPLE BEQUEST LANGUAGE

To include AFP&CC in your will or trust, the following is suggested wording to take to your attorney:

“After fulfilling other provisions, I give, devise and bequeath ____% of the rest, residue and remainder of my estate (or \$_____ if a specific amount) to the American Federation of Police & Concerned Citizens (tax ID #52-1127259), a charitable corporation presently having offices at 6350 Horizon Drive, Titusville, FL 32780.”



Please visit afpcc.givingplan.net to see additional ways you can make a gift in support of the work we do for the families and survivors of fallen officers.

HOW SOUND IS YOUR ESTATE PLAN?

The goal of estate planning is to outline your wishes about your property and how you would like to distribute it in the future. Are you certain that your plans are up to date? Take this quiz to find out.

1. Do you have a will or living trust to direct the distribution of your property? **Y** **N**
2. Is the makeup of your family the same as when you last reviewed your plans? **Y** **N**
3. Do you live in the same state as when you last updated your will and/or other plans? **Y** **N**
4. Has the value of your assets remained the same since you last reviewed your plans? **Y** **N**
5. Are all the people and charitable organizations important to you mentioned in your plans? **Y** **N**
6. Have you given appropriate powers of attorney to someone you trust to allow them to act for you, should it become necessary? **Y** **N**
7. Is the person you have named to settle your affairs still able and willing to serve? **Y** **N**
8. Are your insurance and/or retirement plan beneficiary designations up to date? **Y** **N**
9. Have you made provisions for what will happen to your digital assets? (e.g., photos, emails, music or e-books stored electronically?) **Y** **N**
10. Have you discussed your estate plans with your loved ones? **Y** **N**

How did you do?

If you answered *no* to one or more of these questions, you may need to review your long-range plans. Your professional advisors can offer advice and help with any updates you might need.

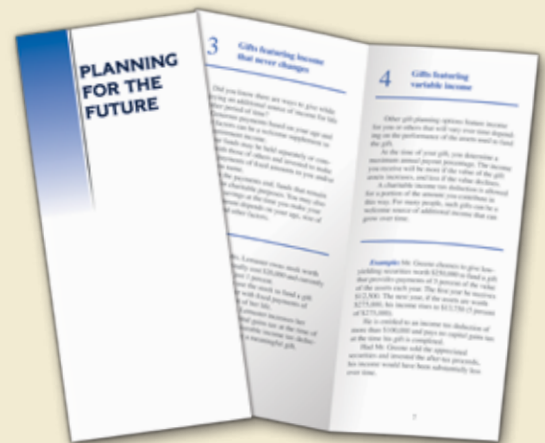
HELPING YOU PLAN FOR THE FUTURE

As you make plans for the financial well-being of your loved ones, have you thought about how you might continue your support of AFP&CC and other worthy causes in the future?

“**Planning for the Future**” provides an overview of nine giving options, such as bequests, gifts of remainders and gifts that result in a lifetime income for you or a loved one. Through practical and easy-to-understand examples, you’ll learn how each of these gifts can complement your overall financial and estate plan.

We want to help you make the most effective gift plans possible while complementing your overall financial estate plans. This information can help you make a gift in a way that could provide special tax and other benefits while making a difference in the lives of the families of fallen officers for years to come.

Return the enclosed card for a free copy of this helpful booklet.



WHAT WILL YOUR LEGACY BE?

Gifts included as part of your long-range estate and financial planning can offer a wonderful way to provide lasting support for your charitable interests, such as AFP&CC, that will survive well into the future.

Consider this:

- ★ You can make gifts through your estate with cash, securities, real estate or other property.
- ★ A gift of all or a portion of the residue of your estate refers to property remaining after all distributions to family and others have been satisfied.
- ★ Gifts may be stated in terms of a percentage of an estate, thereby allowing gifts to increase or decrease depending on the value of the assets remaining.

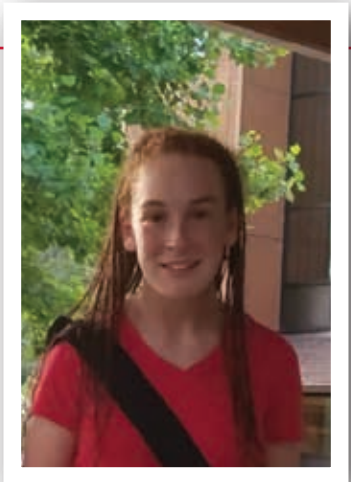
- ★ Memorial gifts are often received through an estate. A memorial can serve as an enduring and loving tribute to a spouse, family member or friend.
- ★ Name AFP&CC as a beneficiary of all or a portion of your retirement plan account.
- ★ Add AFP&CC as a beneficiary of a life insurance policy that is no longer needed for its original purpose.

Learn more

We will be pleased to provide more information to you and your advisors concerning ways you can provide a lasting legacy to AFP&CC while preserving financial security for you and your loved ones. Contact us today by phone or email or return the enclosed card. Or, you can visit our website at afpcc.givingplan.net.

We wanted to thank you for all of the encouragement you have given us during the 5 months since my husband, Major Jay R. Memmelaar, Jr., passed away. One of the ways you have helped was to help pay for Maria to go to summer camp. What a blessing for her to be able to do that and to have a chance to get away from the difficulties that her father's untimely death have brought. I have included some pictures of Maria on the way to camp and at camp. Thank you again for everything that you continue to do to help all the survivors of our heroes.

*With deepest gratitude,
Mrs. Irene Memmelaar*



AMERICAN FEDERATION OF POLICE & CONCERNED CITIZENS

POLICE FAMILY SURVIVORS FUND

A Nationwide Program to Help Families of Officers Killed in the Line of Duty

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