

AAUW

Legacy Circle

*Your legacy
is important to you.*

This booklet will help you manage your giving to make a lasting impact.

About the Legacy Circle

By making a planned gift to AAUW National, you become a member of the AAUW Legacy Circle and affirm your commitment to women and girls. Planned gifts expand AAUW's programs and public policy agenda by providing for future generations. We all know how important it is to increase the number, scope, and size of the gifts that form the long-term financial reservoir for our important work on behalf of women and girls.

As a member of the AAUW Legacy Circle, you will receive a beautiful pin designed by Swarovski to honor your generosity and commitment to the future of women and girls. This lovely pin is a gold wreath adorned with pavé crystals and trimmed with a gold ribbon that proudly proclaims, "A Legacy of Equity." At the base of the wreath is an open book with a suspended pearl. We hope that you will proudly wear it and share your story with your AAUW sisters and friends.



Join the Legacy Circle

There are many ways to make a planned gift to AAUW. You can establish a charitable gift annuity or name AAUW as a beneficiary in your will, trust, insurance policy, or individual retirement account, among other options. AAUW's planned giving team, including our Legacy Circle chairs and planned giving staff, would love to talk with you about the many ways you can remember AAUW in your estate plans. Read on for more information about each giving option, and visit www.aauwlegacy.org or call 877-357-5587 for more information.

Bequests

Charitable bequests are donations made through a will or revocable trust. A designation in your will or a distribution from your trust to AAUW will not affect your cash flow in your lifetime but will provide a meaningful gift later.

In both wills and revocable trusts, gifts to AAUW can lower the total federal tax owed by your estate. You can designate a specific dollar amount or asset or a percentage of the estate. Here is sample language to give to your lawyer:

“After fulfilling all other provisions, I hereby give, devise, and bequeath to AAUW (Federal Tax ID #52-6037388), a charitable organization duly existing under the laws of the District of Columbia and located at 1111 Sixteenth St. NW, Washington, DC 20036, _____ percent of the rest, residue, and remainder of my estate [or \$_____ if a specific amount] to be used in the areas of greatest need as the board of directors may determine.”

Charitable Trusts

Charitable trusts can provide a steady cash flow for up to two beneficiaries for a set period of years while also letting you give to AAUW.

Charitable remainder trusts allow you to give to AAUW while receiving payments from the trusts. These payments may increase over time and even defer or eliminate capital gains tax. Payments are made to beneficiaries at a fixed percentage of the value of the principal of the trust and can be more beneficial to you than keeping the asset or selling it outright.

Charitable lead trusts help reduce or avoid gift and estate taxes on trust assets that will pass to your family. After paying income to AAUW for a term of years, the remaining assets will be returned to you or your family.

Charitable Gift Annuities

Gift annuities can be a wonderful way to help AAUW provide for the next generation of women. In addition to the benefits of making a gift to AAUW, you will receive fixed payments for life. A substantial portion of these payments are tax free, and you will receive a charitable tax deduction based on your initial donation.

AAUW will pay up to two beneficiaries a fixed amount each quarter, which the beneficiaries cannot outlive. If your annuity is funded with appreciated securities, there are no up-front capital gains taxes due on the transfer of those securities to AAUW.

Gift annuities rates are based on your nearest birthdate. Your age will determine the payment amount, the tax-free portion of the annuity, and your tax deduction.

You must be 75 or older to set up an AAUW charitable gift annuity. If you have not yet reached that age, you can instead fund a deferred charitable gift annuity, which offers all the same features and tax benefits. Payments are simply started later, at an age when rates will be higher.

Real Estate

Residential, commercial, or other real estate can be donated to AAUW, either outright or as a vehicle to fund a lifetime income arrangement. For example, you can transfer the title to your home to AAUW and continue to live there for the rest of your life. The asset would simply be removed from your taxable estate.

As with other gifts of property, you can claim a charitable deduction for the fair market value of the real estate. Gifts of real estate require a property appraisal, to be paid by the estate, before AAUW can accept them. We recommend that you consult an attorney if you choose to make this special type of gift.

Retirement Plans

Retirement plans, including 401(k)s, 403(b)s, and IRAs, can be donated to AAUW directly upon death, which may help to avoid estate taxes.

Please check with your tax adviser before making your gift to determine the particular benefits to you and your estate.

Life Insurance

Lifetime Gifts: You can donate your life insurance policy to AAUW. AAUW will become the owner of the policy, and you may be eligible for a charitable deduction based on the current or future value of the policy. Contact your insurance company to determine the deduction amount.

Estate Distributions: Alternatively, you can make AAUW the beneficiary of the policy. While there is no income tax deduction for this gift, you would retain the same flexibility as you would through a bequest.

Legacy Circle Stories: Susan Barley

Susan Barley, a life member, has long been involved in AAUW leadership. As a former Educational Foundation chair for her branch and the state of Missouri, Sue feels a special attachment to the Educational Opportunities Fund, for which she has been a long-time promoter and generous personal contributor. She also believes in the impact AAUW makes through research reports supported by the Eleanor Roosevelt Fund. “It is a great feeling to belong to an organization that is making a difference in so many ways,” she says.



Legacy Circle Stories: Marla Kim Benziger —



In her more than 30 years of membership, **Marla Kim Benziger** has held multiple leadership and fundraising roles for AAUW and her AAUW Deerfield (IL) Branch. Born and raised in Chicago and the daughter of first-generation Americans, Marla Kim was the first person in her family to attend college. She and her husband, a fellow AAUW member, have made a point of pursuing new educational opportunities through their involvement in AAUW, as well as advocating for increased opportunities for others. Marla Kim feels particularly passionate about science, technology, engineering, and mathematics programs and the Eleanor Roosevelt Fund, especially because of her two granddaughters—very real reminders of why the Benzigers are so committed to AAUW’s vision of the future.

Legacy Circle Stories: Jackie Littleton

Jackie Littleton has held leadership positions at three AAUW branches and served on the AAUW Board of Directors. She served for four years on the AAUW board, an experience she fondly remembers as “one of the highlights of my life.” Having encountered sexist attitudes early in her journalism career, Jackie joined AAUW at a friend’s suggestion and has been an active member and leader for nearly 40 years. She is especially passionate about AAUW’s crucial research and scholarship initiatives and makes her Legacy Circle pledge to ensure that those programs endure.



Legacy Circle Stories: Sharon Schuster _____



Sharon Schuster's long career of leadership began with work at AAUW; she credits AAUW with helping her find her niche. Her 53 years of membership have included leadership positions at the branch, state, national, and international levels, and, notably, Sharon served as AAUW Board of Directors president from 1989 to 1993. She enthusiastically supports the Mooneen Lecce Giving Circle and values all forms of leadership training. AAUW is “very near and dear” to her heart and an important means of giving back to her community.

Enrollment Form



The information you provide is confidential.

- Yes, I have included AAUW national in my estate plans by will, trust, retirement plan, beneficiary, or insurance policy beneficiary.
- Yes, AAUW may list my name as a member of the Legacy Circle in the AAUW annual report and other publications.
- No, I prefer that my name be kept confidential at this time. Please list me as “anonymous.”

Today's date _____/_____/_____

Name _____ Date of birth _____/_____/_____

Street address _____

City _____ State _____ Zip _____

Branch or state _____ Phone _____

Your signature _____

Form continues on reverse.

Enrollment Form



Optional additional information

Please fill in the information below to the extent that you are comfortable sharing. Any information provided is strictly confidential.

I have provided a gift through my estate plan using the following method:

- Will
- Revocable living trust
- Other trust
- Retirement fund beneficiary
- Life insurance policy beneficiary

This gift is

- A percentage of the residuary of my estate, trust, or retirement plan, _____ percent
- A gift of a specific amount, \$_____
- A gift of a specific asset

Please add any other details you wish to share: _____

Thank You

Thank you for your commitment to and support of AAUW.

Return the form at left to

AAUW Development Office

Planned Giving

1111 Sixteenth St. NW

Washington, DC 20036.

If you have questions, contact Catherine Heffernan Gibson, senior manager of major and planned giving, at 202.785.7766.

The information about your planned gift is confidential, nonbinding, and for internal accounting purposes only.

For more information about any of the planned giving options available to you, please visit www.aauwlegacy.org.

Please consult estate- and financial-planning professionals to ensure that your will, trust, or other planned giving documents meet all legal requirements.

**Contact the AAUW Planned
Giving Department at
877.357.5587.**

**AAUW thanks our supporters
most sincerely for their
unending support.**



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