

ARDEN WOOD soaring WING



Gift and Estate Planning Newsletter



Sustaining for the Future

By Mrs. Donna D. Ballenger

I grew up in a modest home with my parents and sister. Dad was a dentist. Throughout his career, he cleaned teeth for \$2. Just think of that in comparison to what we pay today for teeth cleaning! My own work career entitled me to a pension from a company that has stood the test of time.

As God would have it, my best friend was an investment advisor; she encouraged me to invest my savings and then advised me on what to invest in. Her recommendations were long-term investments. I didn't like the idea of following the highs and lows or of jumping in and out of the market. When a stock proved to be a good one, I stuck with it—for more than 50 years in a couple of cases. And that practice served me better than I ever imagined possible.

A few years ago, I set up an annuity and allocated a percentage to Arden Wood as one of my beneficiaries. The incentive to do that is the simple fact that Arden Wood takes such good care of people who come here. It's a lovely place to live, and it's beautifully maintained.



IS IT TIME TO REVIEW YOUR WILL?



If you've experienced any of these events since you last evaluated your will, the answer is yes:

- A change in marital status
- The birth of a child or grandchild
- A move to a new city or state
- Changes in federal or state tax laws

Continued on page 2

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Continued from page 1

My introduction to Arden Wood occurred when a Pasadena friend, who was a patient at the time, invited me to visit one weekend. I liked it very much, and that's when I first saw the apartment I'm now living in.

One of the reasons I moved here was knowing that Christian Science nursing care is close by if I ever have a need. I haven't had one, which says a lot about the quality of thought here. It amazes me that I've been a resident for nine years—a week goes by so fast! Life at Arden Wood is well worth sustaining for the future, and setting up an estate plan has given me a way to be a donor both today and after I move on. I'm grateful to be able to support what I love.

The Key Parts of Every Woman's Estate Plan

You're used to caring for others: your children, your spouse, your friends and even your parents. Ensure you protect the people you care about after your lifetime as well by planning your estate.

Whether you're single, married, divorced or widowed, having an estate plan is important. A solid future plan allows you to create a legacy that protects your loved ones and ensures that your support continues after you're gone for the people and causes you care about most.

KEY PARTS OF YOUR ESTATE PLAN INCLUDE:

- 1. A will:** Your will ensures your assets, such as money, property and even jewelry, are distributed the way you intend. You can also name a guardian for any minor children in your will.
- 2. Powers of attorney:** A health care power of attorney allows you to appoint a person to make medical decisions on your behalf should you be unable to do so. It's also a good idea to have a durable power of attorney for financial matters—someone who can act in your stead should you become incapacitated. They can be the same person, or you can select two different people.
- 3. Life insurance:** Having a life insurance policy that can cover your debts helps ease the burden on your family. It's important to have a policy big enough to cover all your debts, including your mortgage and outstanding loans.

BUILD AN EXPERT TEAM

If you're ready to start planning your future, be sure to consult the experts. Though do-it-yourself planning can be tempting, having an estate planning attorney and financial advisor helps you make sure your future plans do exactly what you want them to.

LEAVE A LASTING LEGACY

You can make a meaningful gift by including Arden Wood in your will or other estate plan. To discuss your giving options, contact John Mitchell.



WE CAN HELP

By planning your estate now, you not only support your loved ones but also ensure that the organizations you care about, like Arden Wood, continue to receive your support. To learn more, request our complimentary guide, *5 Estate Planning Steps for Women*, or contact John Mitchell at (415) 379-2200 or jmitchell@ardenwood.org.



Your Life's Work

Why do you give? Do you want to make a real difference? Is your generosity a reflection of your values, or a way to inspire others to give? There are many good reasons, and we couldn't be more grateful for your support of Arden Wood and the ministry of Christian Science nursing.

Your gifts support our Christian Science nurses training program as well as the care services our Christian Science nurses provide. The future of this precious ministry is essential to protect and secure. Imagine the blessings of a future gift to Arden Wood!

CREATE YOUR LEGACY AT ARDEN WOOD

You can continue your generosity long after your lifetime. Some options include:

- **Percentage giving.** Through your will, you can designate percentages of your estate as you see fit. For example, designate 5% of your total estate to Arden Wood, while leaving 95% to loved ones.
- **Blended giving.** Give an outright gift of cash or other assets today, combined with a future gift, such as naming Arden Wood in your will.
- **Beneficiary designation.** A simple form is all it takes to name Arden Wood as a beneficiary of your retirement plan assets, unneeded life insurance policy or donor advised fund.

Your life's work (and subsequent legacy) is your opportunity to make a statement. Whatever the reason behind your giving, we are here to help you fulfill your goals. Please contact John Mitchell at (415) 379-2200 or jmitchell@ardenwood.org with any questions.

HONOR SOMEONE SPECIAL

Making a gift in memory of someone keeps that special person alive in thought through your generosity to a shared cause.



START PLANNING— FROM THE COMFORT OF YOUR HOME

You may feel like estate planning is intimidating, but we're here to help. We are happy to send you our **Personal Estate Planning Kit**. It will walk you through the estate planning process step by step, removing the question marks and giving you the insight to put together a plan that will benefit you—and generations to come. Please return the enclosed reply card to receive your FREE resource!



A Little More Conversation

Ideas to Start a Discussion About Your Estate Plan



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Think of the biggest decisions you've made in your life: moving to a new town, making a major purchase, changing jobs, retiring. How many of those decisions did you make only after consulting loved ones, experts or both? Probably most or all of them.

Choosing to include a charitable gift in your estate plan is no exception. For peace of mind, it helps to talk to these critical "team members" as part of the process.

YOUR LOVED ONES

You likely have family members and/or close friends whose input you value. And you may want to provide for them after your lifetime. Balancing that with a desire to help our mission in the future is easier than you may think, thanks to percentage giving.

Conversation Starters

- "Providing for you is one of my top priorities."
- "I also want to help others after my lifetime. That's why I plan to give ___% of my estate to Arden Wood."

YOUR FINANCIAL PLANNER

Reach out to a trusted advisor to ensure your charitable vision aligns with your financial goals.

Conversation Starters

- "I have a goal to support my community. How can I make it fit with my long-term financial plan?"
- "What are the best gift vehicles for my personal financial situation?"

YOUR FAVORITE NONPROFITS

We are always happy to answer your questions. Plus, notifying us about your gift ensures that your wishes are carried out as you intend.

Conversation Starters

- "How will my gift impact Arden Wood's mission?"
- "What are Arden Wood's plans and goals for the future?"

LET'S TALK!

Please contact John Mitchell to start the conversation about your future impact today.

