Pass On a Heartfelt Family Tradition
Uniting Generations in Giving

You've set up a charitable giving plan to support your philanthropic efforts, but you want assurance that your children and your grandchildren will understand, appreciate and continue your tradition of giving.

As the year comes to a close, family and giving may be at the forefront of your mind, making this a perfect opportunity to share your goals with your loved ones.

Start the Conversation
To begin, set aside some time to talk at a family gathering, at a family meeting or, if necessary, through a conference call. (Try a Web site service such as www.freeconferencecall.com.) During this discussion, you should:

- Share your vision, goals and philanthropic ideas.
- Ask your children for their thoughts.
- Request that your children consider their role in your charitable giving plans.

Involve Your Children
After your initial conversation, follow up with each family member to discuss:

- The specific charities you support or would like to support.
- Volunteer opportunities with these organizations.
- Traditions that can be started with your family and, if your children are grown, with their own families.

Plan to Give
Once you establish your children's interest in taking on philanthropic responsibilities, you can develop the appropriate strategies. This could include connecting them with the organizations you support or setting up trusts to carry out your wishes.

We are happy to tell you more about our mission and the many ways you can support our work. Just give Creighton University a call.
Build a support system. Realize that you can’t do everything yourself. Accept help from loved ones and consider available resources such as adult day services and meal delivery programs.

• Indulge yourself. Do at least one thing each day that lets you escape—it can be as simple as taking a bubble bath or enjoying a new novel.

• Get enough rest. Stress can affect your sleeping patterns, which in turn negatively affects your health. Set a reasonable bedtime for yourself and avoid stimulants after dinner.

Planning for Your Future

With all the responsibilities of taking care of loved ones every day, it’s easy to put off planning for the future. But doing so could result in you missing an invaluable opportunity to make your wishes known for the people and causes you love.

At the very least, make sure you have these critical documents in place:

• Will and/or living trust. These documents ensure that your estate will be distributed as you specify. You can make special provisions for those under your care, including naming...
a guardian or setting up a trust for minor or disabled relatives. You can also take this opportunity to support your favorite charity through a gift in your will—an easy way to help us in the future.

- **Durable and health care powers of attorney.** A durable power of attorney allows you to name someone to make financial decisions for you if you become unable to do so yourself. Similarly, the health care power of attorney enables you to designate another person to make health care decisions for you when you cannot communicate.

- **Living will.** Perhaps one of the most considerate measures you can take for your loved ones is creating your living will. This document outlines your wishes for life-prolonging treatments if you are unable to communicate your wishes.

### Q&A: How to Receive Your Entitled Tax Benefits

Including our organization in your estate plans is an easy way to provide for our future. But what if you want to make a difference right now? There are many ways to support our mission immediately—methods that also provide you with tax benefits. Read on to learn how to make sure you receive those benefits.

**Q. What records should I keep of my charitable transactions?**

**A.** To make sure your gift qualifies for a charitable deduction, you must follow these guidelines:

- **Cash gifts of any value.** You must have a contemporaneous written receipt from the organization stating the date of the gift, the amount, and whether you received any goods or services in exchange for it. You do not need to send it to the IRS, but you do need to have it at the time you send in your income tax return.

- **Gifts by check.** If you write a check for less than $250, a copy of the check will suffice as a record of the gift. You should obtain a receipt for a gift by check of $250 or more.

- **Gifts of property.** A gift of property requires a receipt if it is worth $250 or more. For a gift of property valued at more than $500, you also need to include IRS Form 8283 with your return. If you want to deduct more than $5,000 for your gift, you will need to obtain a qualified appraisal unless you have donated marketable securities.

We can help you make sure you are properly documenting your gift to our organization. Contact us today to learn more.

**Time Is Running Out!**

**Help Spread the Word**

If you’re 70½ or older, you can make tax-free gifts of up to $100,000 directly from your IRA to qualified charities such as ours. But don’t wait too long—this opportunity expires Dec. 31. Ask us for details.

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The information in this publication is not intended as legal advice. For legal advice, please consult an attorney. Figures cited in examples are for hypothetical purposes only and are subject to change. References to estate and income tax include federal taxes only. Individual state taxes and/or state law may impact your results.
Estate Planning for a Loved One With Special Needs

Ensuring the financial future of those you care about after you’re gone requires time and preparation—especially if a loved one needs special care because of a disability.

One of the best ways to secure financial support for an individual with special needs after you’re gone is to create a supplemental trust. The trust provides funds in addition to government assistance programs such as Medicaid and/or Supplemental Security Income.

Add Philanthropy to Your Plan
If you would like to support a charitable cause and provide financial support for an individual with special needs, consider adding a charitable remainder trust to your plan. This trust provides payments to the supplemental trust for 20 years that in turn supports your loved one. After 20 years, the balance in the charitable remainder trust passes to the charities you have chosen.

Your Next Step
Please contact an estate planning attorney for more information on creating a trust that meets your needs. The best advice you can get will come from an expert. For additional ideas on how to incorporate philanthropy into your plans, feel free to contact us.

Action List: What You Can Do Today

1. Return the enclosed reply card to receive a FREE copy of our guide with useful tips on giving at year-end and how to receive the greatest benefit.

2. Initiate a conversation about your charitable goals with your family and begin acting on those goals by setting up a meeting with your estate planning attorney.

3. Contact us with any questions you may have about supporting our mission. Your gift, large or small, makes a big difference.