ACH child and family services
protecting children. preserving families. since 1915.

Planned Giving News for Supporters of ACH Child and Family Services

CIRCLE OF LIFE GIVING SOCIETY

A Message
FROM WAYNE CARSON, PH.D.

Dear Friend,

As a faithful friend of ACH Child and Family Services, you understand how critical it is to protect children and preserve families in our community. You've made it possible to provide supportive, vital care to countless children, young adults and families.

And with a bit of planning, you can continue to make a significant difference for many years to come. A gift through your will, retirement plan or insurance policy is a wonderful way to carry on your legacy of caring for children in need.

In this edition of the *Circle of Life Giving Society* newsletter, you'll find valuable information to help you consider the different types of legacy gift options available to you.

I also invite you to join our *Circle of Life Giving Society* if you haven't already. This special group of supporters have included ACH in their estate plans, helping provide loving, supportive care for children in need long into the future.

Inside, you'll meet one *Circle of Life Giving Society* member who made ACH a part of her estate plans after witnessing firsthand the difference ACH makes.

If you have questions about leaving a legacy of your own through ACH, please contact Dixie Mullins, our Chief Development Officer, at 817-886-7115 or by email at dixie.mullins@achservices.org.

I'm so grateful for your partnership in bringing needed resources and skills to the children and families we serve together. Thank you for all you make possible!

Wayne Carson, Ph.D.
Chief Executive Officer

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ITS NEVER TOO EARLY TO MAKE A PLAN

Katie began her journey with ACH as a volunteer just three years ago, but she's already decided she wants to make an impact through the organization long into the future.

Katie and her husband, Jason, have designated a portion of their estate to ACH. Though the couple is relatively young, Katie said the mission of ACH is important to them and something they wanted to plan for now.

"When I went down this path at first, I was intimidated and didn't know where to start, but the reality is that it's very easy," she says.

And for Katie, the 'why' behind her family's planned gift is simple: "One life by one life, ACH is changing the community."

She recalled one girl in particular who was a part of ACH's LIFE (Learning Independence From Experience) Project while Katie volunteered there. Katie says she witnessed the girl's transformation from 'wallflower' to thriving and planning her transition to college and future goals.

"I'm just blown away by the amazing work that ACH does and how they give kids who don't have the infrastructure to be set up for success in their lives... they give them that help and boost," she says.

Thank you, Katie and Jason, for choosing to make ACH a part of your legacy. Your generosity will help protect children and preserve families across North Texas long into the future.

"AT FIRST I WAS INTIMIDATED AND DIDN'T KNOW WHERE TO START BUT THE REALITY IS THAT ***It's Very Easy****."*

Did You Know...

There are many ways to make a planned gift and support the needs of children, young adults and families served by ACH.

RETIREMENT
If you are 70 ½ or older, you can make a Qualified Charitable Distribution of any amount up to $100,000 per year directly from your IRA and avoid paying income tax on those funds. You can also name ACH as a beneficiary of your 401(k) or IRA, which can help avoid a tax burden on your heirs.

APPRECIATED STOCK
A gift of appreciated stock, held more than one year, makes an excellent donation. You avoid all capital gains taxes on the increase in value while receiving a charitable tax deduction.

LIFE INSURANCE
Naming ACH as the beneficiary or co-beneficiary on a new or existing policy may greatly reduce your taxable estate. You can choose for ACH to receive all or part of the proceeds of your policy.

CIRCLE OF LIFE GIVING SOCIETY

Supporting Future Generations

WITH PLANNED GIVING

WILLS AND BEQUESTS

Wills and bequests are two of the most important parts of any legacy plan. They help make sure your assets are distributed in a way that best aligns with your values. Aside from giving you peace of mind, your will and other estate planning documents provide an ideal opportunity to tell future generations how much you care about children and families in need.

Giving Back with a Bequest

CHARITABLE BEQUESTS

A charitable bequest allows the executor of your estate to distribute money or other assets to the causes you most care about — like ACH Child and Family Services. Through a bequest, you have several options to help provide for children in need.

- **Specific Bequest:** Comes from the general value of your estate, and is made by designating a specific dollar amount, a particular asset or percentage of your estate. This is the most common type of bequest.
- **Residual Bequest:** Involves donating the remaining portion of your estate after all expenses, taxes and other bequests have been made.
- **Contingent Bequest:** In the event that your beneficiary does not survive you, you have the option to leave a portion of your estate to ACH.
- **Charitable Remainder Trust:** You have the option to provide lifetime support and payments to one or more beneficiaries, with the rest of the trust later passing to ACH.
- **Charitable Gift Annuity (CGA):** With this giving vehicle, you receive an immediate tax reduction and a fixed stream of income for life. When purchased with appreciated securities (or other appreciated assets), you will have the opportunity to defer capital gains and estate taxes.

ACH Child and Family Services is a qualified tax-exempt charitable organization, and as such, your estate may receive an unlimited charitable estate tax deduction for the amount of a gift. A bequest may be for a specific dollar amount or for a percentage of your estate.

Further, your bequest may be ***restricted*** to a specific purpose, or ***unrestricted***, to be used at the discretion of ACH.

UNRESTRICTED BEQUESTS

Unrestricted bequests are especially helpful because the funds can be used wherever they are most beneficial and urgently needed at the time they are received.

Sample unrestricted bequest language: "I give the sum of $____ in cash (or "I give____% of the residue of my estate") to the All Church Home for Children Foundation to be used for its general charitable purposes."

RESTRICTED BEQUESTS

You are also free to restrict your bequest to a specific program or multiple programs. We'll be happy to provide you with program information to help you in your decision.

Sample restricted bequest language: "I give the sum of $____ in cash (or "I give____% of the residue of my estate") to the All Church Home for Children Foundation to be used to further the goals of ACH's _____________ program. You may choose to support a specific area in our continuum of care including Crisis Intervention, Foster Care and Adoption, Family Services, Residential Services, Community-Based Care, Staff Development, or Facilities Maintenance.

Thank you for considering how you can make ACH Child and Family Services a part of your legacy. As long as there are children and families in need of loving care, your support will ensure ACH will be here.