
If you haven't drawn up your Will...

you may unintentionally be doing yourself and your heirs a disservice.

In the absence of a Will, your property may be distributed in a manner contrary to your wishes, and unnecessary taxes and expenses may be incurred.

If you do have a Will...

it should be reviewed periodically to allow for changes in the law and in your personal circumstances.

Minor revisions in your Will can usually be made simply by adding an amendment (a "Codicil"), without having to redraft the entire document.

For Your Peace of Mind...

- Keep your Will in a safe but readily accessible place.
- Name someone familiar with the probate process as a co-executor, if your executor isn't experienced in such matters.
- Avoid including retirement plan benefits in your Will, since additional taxes may result.
- Remember to name a guardian for any minor children.
- Be sure your spouse has a Will that is coordinated with your own.
- Consider, from a tax standpoint, in whose name your property (both real and personal) should be held.
- Avoid using a beneficiary as a witness to your Will, since that person might be disinherited.

The Need For a Will

Drawing a Will is the way to ensure that the fruits of your life's labors are distributed in accordance with your personal wishes. Otherwise, state law will determine how and to whom your property is distributed, regardless of what your intentions may be.

With a Will you can:

- direct the distribution of your property as you wish, rather than as the state directs
- provide security for your loved ones, accommodate the special health or education needs of a relative, and make appropriate allowances for differing income needs among family members
- select a guardian for any minor children, rather than permitting the courts to decide who is best qualified to care for them
- name a trusted personal representative for your estate, instead of having your affairs settled by a court-appointed administrator
- minimize taxes and administrative costs, to preserve as much of the estate assets as possible
- make provisions for those organizations whose programs you believe are deserving of support

Suggested Bequest Wording:

General Bequest

"I give to ADD, ____% of the total value of my estate (or the sum of _____ dollars)."

Specific Bequest

"I give to ADD, (describe the real or personal property)."

Residuary Bequest

"I give to Add, Inc., all (or ____%) of the rest, residue and remainder of my estate."

Contingent Bequest

"If any of the above-named beneficiaries should predecease me, I hereby give his or her share of my estate to ADD."

Designated Bequest

Add: "...to be used for (describe the specific purpose or program for which the gift is intended). If, however, circumstances so change as to render a literal compliance with the terms of this gift impracticable, it may be used in such manner as will most closely carry out my original intention."

Life Income Bequest

[Sample provisions for review by your lawyer will be provided upon request.]



Your Will Can Make a Difference



Supporting ADD Through Your Will

One of the easiest and most thoughtful ways to support **ADD's** vital programs is through a bequest. By joining with others in making bequests both large and small, you can enable us to continue providing essential services.

A **general or outright bequest** enables you to give a specific sum, or a specified percentage of the estate, to **ADD**.

A **specific bequest** may provide that **ADD** is to receive a specific item of real or personal property, *but only if you still own that property at the time of your death*.

A **residuary bequest** may simply state that **ADD** is to receive the remainder of your estate *after all specific bequests have been made*.

A **contingent bequest** may be used to provide for the distribution of property to **ADD** *in the event one or more of your named beneficiaries does not survive you*.

A **life income bequest** can provide the security of a *lifetime income for yourself or for loved ones* while assuring that resources will be available later for **ADD**.

Similar provisions can be made by persons who have chosen to use a Living Trust, rather than a Will, for disposing of their estate assets.

Planning Your Bequest

Most donors think in terms of making cash bequests, but through your Will you can contribute securities, real estate, a share in a family business, or other assets that are not readily saleable. Frequently overlooked are the tax advantages of designating a charitable organization as the beneficiary of retirement plan assets.

Careful planning may enable you to preserve more of your estate for your heirs, and avoid the necessity of selling off assets to pay taxes.

We would be pleased to discuss various tax-saving opportunities with you and your legal and tax advisors – in absolute confidence – at your request.

Recognizing Your Generosity

Although making a Will is a very personal matter, we would appreciate an opportunity to acknowledge the generosity of those who so thoughtfully provide for **ADD** through their estates. Supporters who make such provision are recognized through our Heritage Society. Provisions made by individuals who prefer to remain anonymous will, of course, be *privately* and *discreetly* acknowledged.

We have a variety of resources that may be helpful in your estate planning. So, if you're considering – or have already arranged – a bequest for **ADD**, won't you please let us know, in confidence, by returning the attached form?

CONFIDENTIAL

Mail, phone, fax or e-mail information to:

Charles Evdos
Executive Director
Aid to the Developmentally Disabled
(ADD)
901 East Main Street Suite 508
Riverhead, NY 11901
Phone: (631) 727-6220 x 203
Cell: (917) 656-4792
Fax: (516) 223-3384
E-mail: CEvdos@addny.org

Dear Charles:

- I have already made provision for **ADD** in my estate plans.
- I intend to include **ADD** in my Will when I see my attorney.
- I would like to receive a complimentary estate planning kit.
- Please send me information about:
 - charitable gifts that can pay me a lifetime income
 - donating a life insurance policy to **ADD**
- Please contact me – *confidentially, and without obligation* – to discuss the best way of including **ADD** in my estate plans
Best time to call: _____

NAME (PLEASE PRINT ALL INFORMATION)

ADDRESS

CITY STATE ZIP

PHONE FAX E-MAIL