

AN ACHIEVABLE DREAM

OPPORTUNITY FUND 2015-2016



Take advantage of planned gift opportunities to make the ultimate gift of hope through estate and financial planning.

There are a few easy ways you can leave a legacy to An Achievable Dream.

Have you considered a gift from your will or retirement plan? How about a gift of life insurance?

Gifts From Your Will

A gift to An Achievable Dream in your will or revocable trust enables you to support our mission and make a difference in the lives of future generations of Dreamers. A bequest will help ensure An Achievable Dream's future viability and strength. It is easy to arrange and will not alter your current lifestyle in any way. Plus, it can be easily modified to address your changing needs.

How It Works

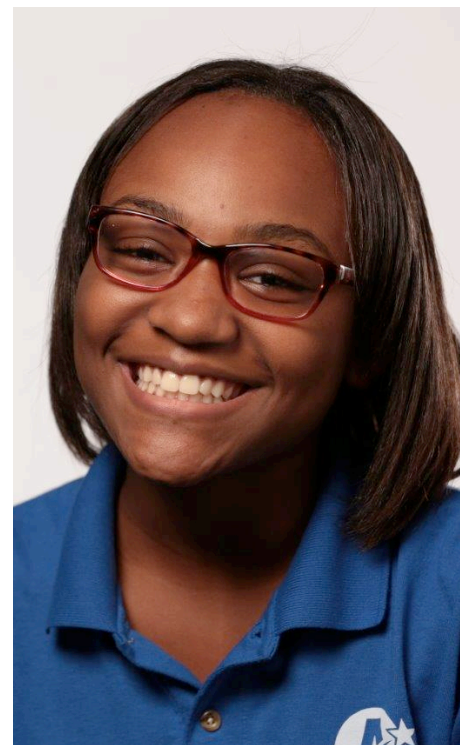
- Include a bequest to An Achievable Dream in your will or trust.
- Make your bequest unrestricted or direct it to a scholarship fund.
- Indicate a specific amount or a percentage of the balance remaining in your estate or trust.

Benefits

- Your assets remain in your control during your lifetime.
- You can modify your gift to address changing circumstances.
- You can direct your gift to a particular purpose (be sure to check with us to make sure your gift can be used as intended).
- Under current tax law, there is no upper limit on the estate tax deduction for your charitable bequests.

Sample Language for your Will

1. A residual bequest comes to us after your estate expenses and specific bequests are paid: I give and devise to An Achievable Dream in the State of Virginia (Tax ID #54-1682144), located in Newport News, VA, all (or state a percentage) of the rest, residue, and remainder of my estate, both real and personal, to be used for its Annual Fund (or for the support of a specific program or scholarship fund).
2. Naming An Achievable Dream as a beneficiary of a specific amount from your estate is easy: I give and devise to An Achievable Dream in the State of Virginia (Tax ID #54-1682144), located in Newport News, VA, the sum of \$_____ (or asset) to be used for its Annual Fund (or for the support of a specific program or scholarship fund).
3. An Achievable Dream can be named as a contingent beneficiary in your will or personal trust if one or more of your specific bequests cannot be fulfilled: If (insert name) is not living at the time of my demise, I give and devise to An Achievable Dream, in the State of Virginia (Tax ID #54-1682144), located in Newport News, VA, the sum of \$ _____



(or all or a percentage of the residue of my estate) to be used for its Annual Fund (or for the support of a specific program or scholarship fund).

If you already have a Will, a codicil can be drawn up to add An Achievable Dream as a beneficiary. Adding a codicil to your Will is an easy way to make minor updates without having to recreate your Will.

Gifts From Your Retirement Plan

Naming An Achievable Dream as the beneficiary of a qualified retirement plan asset such as a 401(k), 403(b), IRA, Keogh or profit-sharing pension plan will accomplish your charitable goal while realizing significant tax savings. It can be costly to pass such assets on to heirs because of heavy tax consequences. By



naming An Achievable Dream as a beneficiary of a retirement plan, the donor maintains complete control over the asset while living, but at the donor's death the plan passes to support An Achievable Dream free of both estate and income taxes.

How It Works

- Name An Achievable Dream as a beneficiary of your IRA, 401(k), or other qualified plan.
- Designate us to receive all or a portion of the balance of your plan through your plan administrator.
- Pass the balance in your plan to An Achievable Dream.

Benefits

- Avoid the potential double taxation your retirement savings would face if you designated these savings to your heirs.
- Continue to take regular lifetime withdrawals.

- Maintain flexibility to change beneficiaries if your family's needs change during your lifetime.

You may name An Achievable Dream (Tax ID #54-1682144) as a beneficiary of your IRA or other qualified retirement benefits. Donors should consult with their tax advisor regarding the tax benefits of such gifts.

Making a charitable gift from your retirement plan is easy and should not cost you any attorney fees. Simply request a change-of-beneficiary form from your plan administrator. When you have finished, please return the form to your plan administrator and notify An Achievable Dream. We can also assist you with the proper language for your beneficiary designation to An Achievable Dream.

Interested in learning more about how you can make a lasting commitment to ensure the future of An Achievable Dream?

Contact our Development Office
 (757) 599-9472
jjohnson@achievabledream.org



An Achievable Dream's Opportunity Fund

Gifts of Life Insurance

A life insurance policy is a wonderful asset that can be used to create a much greater philanthropic impact at An Achievable Dream than you might have thought possible.

If you are carrying more insurance coverage than your family obligations require, or if you would like to explore a low-cost/large impact gift generally, consider using life insurance to create a meaningful legacy at An Achievable Dream for relatively little cost.

How It Works

- You transfer ownership of a paid-up life insurance policy to An Achievable Dream.
- An Achievable Dream elects to cash in the policy now or hold it.

Benefits

- Make a gift using an asset that you and your family no longer need.
- Receive an income tax deduction equal to the cash surrender value of the policy.

Donate an Existing Policy

You can irrevocably designate An Achievable Dream as the owner and beneficiary of an existing policy. If the policy is fully paid up or otherwise has an internal value, you will be able to claim a current income tax charitable deduction at the time of contribution for approximately the cash surrender value of the policy. In addition, if the policy is not yet fully paid up, you will continue to make annual premium payments as they are due and will be able to claim a tax deduction for each payment.

Designate An Achievable Dream as Beneficiary

If you have a policy that is not yet ready for an outright donation, you can create a wonderful legacy by designating An Achievable Dream as a partial or full beneficiary of an existing policy. You will retain ownership of the policy and the flexibility to change your beneficiary designation later if your circumstances change, but any policy proceeds distributed to An Achievable Dream will be exempt from estate tax in your estate and create a wonderful legacy at a comparatively low cost.