



# Dear Loved Ones

## Defining your legacy



# Lead the Fight for a World Without Cancer



As we all know too well, when cancer strikes, it hits from all sides. That's why the American Cancer Society is committed to fighting cancer on all fronts.

This means that we will continue to fund research that changes people's lives, as well as provide services like our 24/7 cancer helpline, free lodging near treatment, free rides to chemo, and so much more.

And we get results. We've seen a 27 percent decline in cancer death rates since 1991. That translates to more than 2.6 million lives saved.

Together, we are stronger than cancer.

***Planning ahead offers  
peace of mind.***



The American Cancer Society provides complimentary planning resources – such as *Dear Loved Ones* – to thank friends and supporters like you who have a tremendous impact on cancer patients and their families.

This planning guide will help you make informed decisions while defining your legacy – and save you time and money in the process.

Please contact us if you have questions regarding this material or want to learn more about how you can commit to helping the American Cancer Society lead the fight for a world without cancer through your future plans. Thank you for your dedication and support.



*The American Cancer Society has been a part of many major cancer research breakthroughs in recent history.*

## **Contents**

**Free Planning Services 3**

**Frequently Asked Questions  
about Wills 4**

**Frequently Asked Questions  
about Estate Plans 6**

**A Matter of Trust 8**

**Defining Your Legacy 9**

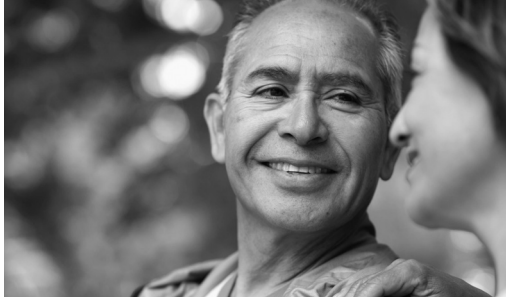
**Taking Action Against  
Cancer 10**

**A Complete Plan 12**

**Planning Forms 13**

**Opportunities for  
Every Situation 20**

**Become a Champion 21**



**The only way to accomplish your planned giving goals is to have a current and valid will.**

- **Distribute hard-earned assets the way you want.**
- **Save time, money, and unnecessary hassle for your heirs.**
- **Choose whom you want to manage your affairs if you are unable to do so.**
- **Support charitable causes you care about as part of your legacy.**

## **Most people spend just a few hours of planning the distribution of assets that take a lifetime to acquire.**

They often overlook how beneficial a complete plan can be.

Your will helps define your personal legacy. It can also be your most powerful tool to communicate your specific wishes and hopes for the future.

We are providing this publication to help you shape your own legacy, and to provide you with the peace of mind that comes with having a proper will and estate plan.

Taking the time to use this guide can also help save time and money – for you and your heirs.

- 1) The enclosed planning forms can help you organize information needed to create or update your will before you meet with an advisor.
- 2) Proper preparation can help your estate **save taxes, probate costs, and unnecessary hassle for your heirs** in the future.

Protect the assets that you've spent a lifetime acquiring by using this guide today.

# Free Planning Services

The American Cancer Society offers information to assist you and your professional advisors in developing a will or estate plan that represents your philanthropic intentions and accomplishes your goals. There is absolutely **no cost or obligation** for our services.

We provide complimentary estate planning services and publications because we are committed to helping our friends make informed decisions about their legacies. If you want to include a gift to support the lifesaving work of the American Cancer Society in your future plans, we can help you find the most advantageous way to accomplish that goal. Use of our complimentary planning services does not obligate you in any way.

If you have questions about your will or estate plan, or simply want to learn more about our free planning services, contact an American Cancer Society estate planning professional in your community by calling **1-800-227-1885**.

## American Cancer Society estate planning professionals can help you:

- **Get more** out of your assets – from homes and land to stocks and bonds – by using them in special gift arrangements
- **Get paid to give** by receiving fixed, secure payments for life at attractive rates
- **Take advantage** of favorable tax laws that make it possible to decrease your income taxes and/or reduce or eliminate capital gains taxes
- **Find qualified advisors\*** or work with your current advisors to help you meet your objectives
- **Prepare** for a visit with your advisor by reviewing questions you should be asking

*A copy of the latest financial report of the American Cancer Society and charitable state disclosures can be obtained by visiting [cancer.org/pgdisclosures](http://cancer.org/pgdisclosures), writing 250 Williams Street, NW, Ste. 4000, Atlanta, GA 30303, or calling 1-800-227-2345.*

“  
***One of the nice things about planned giving is that you don't have to part with the money now, and it's something that's very easy to do and not expensive.***  
– Hyman Darling

As an Elder law attorney, American Cancer Society volunteer, and planned giving supporter, Hyman Darling encourages his clients to consider including a charity in their will and estate plans.



\*Individual results vary depending on your situation. The American Cancer Society does not provide professional or legal advice. Seek the advice of your own legal, tax, or financial advisor on charitable giving.

# Will – Frequently Asked Questions

## What is a will?

A will is the legal statement concerning the disposal of your property after death. Primarily, a will specifies (1) what happens with the assets and liabilities of your estate, (2) who is to administer your estate (the executor), and (3) other wishes, such as special needs of loved ones.

## Why should I have a will?

Whether you are single, have a young, growing family, or are at retirement age, a will preserves your control of your assets and protects your loved ones.



With a will	Without a will
Your property is distributed as you prefer by your chosen executor.	State laws determine who gets your estate and appoints an executor to manage its distribution.
You choose the beneficiaries of your property.	In some states, a surviving spouse automatically receives your possessions. In other states, property is divided among a surviving spouse and children. In most states, if you have no living relatives, the state gets everything.
You can organize a clear, efficient plan for the benefit of your loved ones and other heirs.	Your family may be left to deal with needless costs and paperwork that could have been avoided.
You may conserve more of your estate by reducing or even eliminating potential taxes and fees.	Assets could be consumed by legal fees, court costs, and taxes that could have been eliminated by having a proper will.
A will is your ultimate opportunity to shape your own legacy.	State law defines your legacy. People who are not relatives and charities you wish to support will not inherit anything.

## How can the American Cancer Society help me plan my will?

Although we cannot provide legal advice, we are available to assist you and your professional advisors in developing a will that represents your charitable intentions. There is absolutely no cost or obligation for our services.

## How often should I update my will?

Review your plan once a year to determine if it needs updating. It may require revision if:

- Your marital status or that of a close family member has changed
- Your state of residence has changed
- Your income or net worth has changed
- You have acquired significant assets, such as a new home or an inheritance
- Your health care needs or those of a close family member have changed
- Your family has grown, or a family member has passed away
- You would like to change the executor
- Relevant tax laws have changed

## How do I update my will?

There are two ways to update your will:

- 1) **Create a *codicil*.** A codicil is an amendment to your will that can be used to make simple changes, including the naming of a different executor, or the addition of a new beneficiary, such as a gift to charity.
- 2) **Compose a new replacement will.** Sometimes, composing an entirely new will may be best to avoid confusion. If you make a new will, be sure to revoke your old one as indicated by legal counsel. You should also destroy copies of your old will.

## Do I need an attorney's help?

We advise enlisting the services of a qualified estate planning attorney when composing or updating your will. The cost associated with legal fees is generally small compared to the potential expense that can result from an improperly drawn will.

## Does a will cover everything I own?

Actually, some property is not covered by a will. This includes:

- **Life insurance and retirement plans:** These assets go to the people you name as beneficiaries independent of directives included in your will.
- **Joint property:** If you own real estate, cars, bank accounts, and other property with another person, your co-owner's rights will vary by law.
- **Living trust assets:** These go to the trust's beneficiary.



“

***Ultimately, I want to leave the world in a better place – and I feel my gift to the American Cancer Society does just that.***

– Les Van Bibber  
American Cancer Society Champion

# Estate Plan – Frequently Asked Questions



*Your estate plan shares your hopes for the future.*

## What is an estate plan?

A will is the centerpiece of your overall estate plan. A proper estate plan outlines the distribution of your estate through your will. It defines an efficient strategy to accomplish your goals.

In summary, a proper estate plan provides:

- Control of your assets during your lifetime
- Instructions for your care and the management of your assets should you become incapacitated
- Minimization of potential taxes and administrative costs
- A plan of distribution for your assets
- Protection of the assets that you want to leave to your spouse or partner, children, or other beneficiaries
- Reduction or elimination of probate fees
- A business exit or succession strategy, if applicable
- Other end-of-life arrangements, such as medical power of attorney

## Do I have an estate plan?

Everyone has an estate plan, whether they know it or not. If you do not create your own plan, it will be dictated by the laws of the state where you reside at the time of your death. It is especially important to work with a trained professional to design a proper and current will and overall estate plan to meet your wishes and goals.

“

***If cancer has impacted you or your family, what better way to speed up the research to find cures?***

**– Walter and Evelyn Badger**

The Badgers honor their son and granddaughter, both lost to cancer, by including the American Cancer Society in their estate plan through a charitable gift annuity, which provides them fixed payments for life and tax benefits.





**Proper planning can help decrease taxes and conserve your assets for loved ones.**

### What is included in my estate?

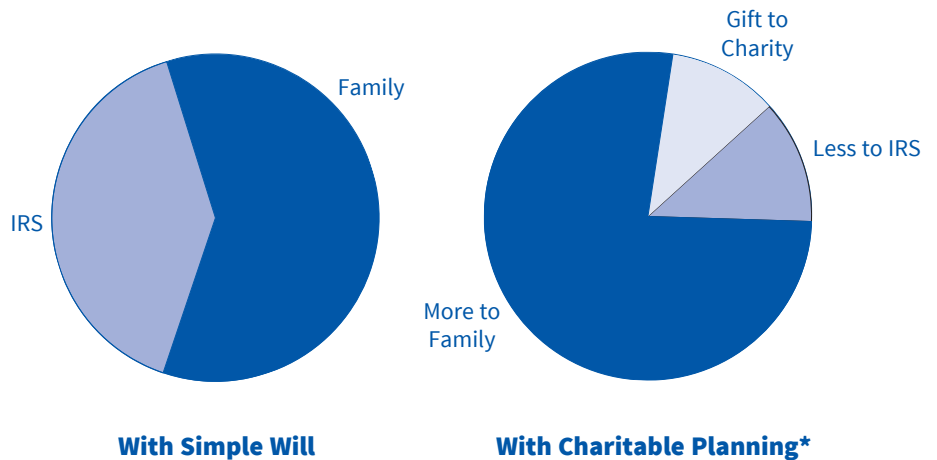
Many people think only wealthy people have an estate. Actually, *we all have an estate*. Your estate includes your assets and liabilities, such as your:

- Home and other real estate, including a vacation home, farm, ranch, or land
- Retirement plan assets
- Life insurance
- Stocks, bonds, mutual funds, commercial annuities, and certificates of deposit
- Checking and savings accounts
- Automobiles, boats, recreational vehicles
- Jewelry and other collectibles
- Shares of jointly held property
- Net equity in a business

### Can I really leave more to my heirs?

Many people are surprised to learn that all assets are not treated equally from a tax perspective at death. Fortunately, proper planning including charitable arrangements can actually allow you to leave more of your assets to heirs by reducing or even eliminating unnecessary taxes on certain types of assets.

In some cases, proper estate planning that includes charitable arrangements can allow you to leave more of your assets to heirs and less to the government. Contact us to learn more.



\*Individual results vary depending on your situation. The American Cancer Society does not provide professional or legal advice. Seek the advice of your own legal, tax, or financial advisor on charitable giving.

# A Matter of Trust

by Wes Isley



*For two sisters, the American Cancer Society offers an ideal way to achieve their charitable goals.*

**“Cancer has hit our family hard,”** says Nancy Brown when explaining why she and her twin sister, Betsy Anderson, support the American Cancer Society. “Our dad died from lung cancer, and we’re both breast cancer survivors.”

Nancy and Betsy support the American Cancer Society through our Relay For Life<sup>®</sup> event and by raising funds for other research programs. The sisters also support the American Cancer Society through special planned giving arrangements.

For Nancy and her husband, Mark, her experience with an American Cancer Society planned giving professional won her over. “Everyone there is conscientious, responsible, and I feel like my money is being well spent,” she says. “And they don’t pressure you. I like that.”

They decided the best gift for their situation was an outright donation of

\$10,000, which was matched 100 percent by Nancy’s employer.

Most recently, Nancy and Mark created a \$10,000 deferred charitable annuity. This arrangement provides funding to the American Cancer Society while allowing the couple to receive fixed payments when they retire and need additional income.

Betsy says a bequest was the ideal arrangement for her, a single woman with no dependents. “You don’t have to be rich,” she says. “You can plan your giving and still make a meaningful contribution.” Betsy’s estate plan now includes support for the American Cancer Society and other favorite charities.

Both sisters share the same goal no matter what form their giving takes. “We hope our gifts help improve the lives of people with cancer,” says Nancy. “And **you can’t go wrong** giving to the American Cancer Society.”

© Reprinted from *Triumph* magazine, with permission of Pace Communications, Inc., and the American Cancer Society.

# Defining Your Legacy

Your will and estate plan are not just legal documents – they are also statements that communicate your hopes for the future. The gifts you leave through your will are called *bequests*, and they provide the opportunity to define your personal legacy.

## Types of bequests

Four types of charitable bequests offer a number of benefits.

- **General bequests** give a sum of money or percentage of an estate.
- **Specific bequests** give a particular item, monetary asset, fund, or stock.
- **Residual bequests** donate the balance of your estate to a beneficiary, such as a charity, after all other bequests have been met.
- **Contingent bequests** stipulate that a charity only receives the bequest when certain conditions are met. For example, you may specify that if one or more of your beneficiaries dies before you do, a charity will receive their share of your estate.

## Benefits of a charitable bequest

A gift to the American Cancer Society through your will has several advantages:

- Taxes on assets such as IRAs or other qualified plans can be reduced or eliminated.
- Charitable gifts through a will are 100 percent deductible for estate tax purposes.
- You may specify that your bequest be used for general purposes for the American Cancer Society or for a particular area of interest.
- Once you notify the American Cancer Society of your bequest intention, you will have the option to join our Champion Society.

## Including the American Cancer Society in your personal legacy

Married or single, old or young, wealthy or not – **people of all means have the opportunity to help save more lives as part of their legacy.** We hope that, as you review your estate plans, you will consider including us in your will, trust, or other plans.

**Sample Bequest Language:** “I give, devise, and bequeath to the American Cancer Society, Inc., Tax ID #13-1788491, all [or state fraction, percentage, or dollar amount] of the rest, residue, and remainder of my estate, both real and personal. The American Cancer Society may be contacted in care of: American Cancer Society Probate and Trust Management, PO Box 720366, Oklahoma City, OK 73172, 1-800-227-1885.”

This is merely a suggestion as to content and should be written or adapted by legal counsel to fit your individual circumstances. Consult your professional advisor for additional guidance and call the American Cancer Society at 1-800-227-1885 for more information.

# Taking Action to Help Save Lives

*“I just wanted to do something to stop the cancer.”*



*Jeanne and Keith Harris  
American Cancer Society Supporters*

Jeanne Harris' family has been affected by cancer numerous times. Most devastating was the loss of her father in 2001. A friend encouraged Jeanne to participate in her local Relay For Life® event, but she initially hesitated. She eventually changed her mind and now says the event had a dramatic impact on her life.

“My heart turned around, and I just wanted to do something to stop the cancer,” she says. “Relay inspires you to take action. This is the action I took.”

Jeanne and husband Keith's course of action was to honor her father in their will, with a bequest to the American Cancer Society.

“I wanted a way to help, a way to give – a way to stop this disease. A will is such a simple thing to do, and something you should do. You never know when something might happen.”

Jeanne notes the similar benefits of participating in both the Relay program and planned giving to the American Cancer Society – both are steps toward making a difference.

Jeanne and Keith look forward to living long, fulfilling lives with their three young children. They also want to help increase the odds that future generations never experience the heartache of cancer.



# Together, we are stronger than cancer.

At the American Cancer Society, our mission is to save lives, celebrate lives, and lead the fight for a world without cancer. We do that by attacking cancer from every angle.

With your help we ...

#### **Launch breakthrough research**

As the largest private, nonprofit funder of cancer research in the US, we've invested more than \$4.9 billion since 1946 to find better ways to prevent, detect, and treat cancer.

#### **Create empowering resources for people to outsmart cancer**

Our 24/7 cancer helpline (1-800-227-2345) is there for anyone with cancer questions or concerns, anytime of the day or night. Whether its providing cancer information, emotional support, a ride to treatment, or a place to stay when treatment is far from home, we're here for cancer patients when they need us.

#### **Enable local communities to support those affected**

Approximately 1.5 million American Cancer Society volunteers provide support to those facing cancer every day. And even more individuals participate in raising funds to fuel our fight against the disease.

#### **Convene powerful activists to create awareness and impact**

We bring powerful players to the table to share our messages of cancer prevention and early detection, and to advocate for laws that help ensure everyone has access to prevention and treatment options.

**With the support of generous individuals across the nation and around the world, we are making more progress and helping to save more lives than ever before.**

## A complete plan

While your will is the centerpiece of your estate plan, these important legal documents state your wishes beyond your assets to include your health care preferences. Contact us if you would like more information about drafting these items.

- A **Living Will** defines your wishes regarding when to use life-prolonging measures, including life-sustaining care if you are terminally ill or incapacitated.
- A **Health Care Proxy or Durable Power of Attorney for Health Care** identifies a person to make medical decisions on your behalf if you are not able to do so. It may be helpful to name a successor health care proxy.
- Advance Directives** are instructions for your caregivers about your wishes regarding more than just end-of-life decisions. This can be part of a living will, and often includes “do not resuscitate” (DNR) or similar orders.
- Organ and Tissue Donor Directives** may also be part of a living will or separate documents, and they express your preferences or intent to make partial or full-body organ or tissue donations upon your death. They are sometimes included in living will paperwork. Otherwise, your health care proxy often has authority to make these types of decisions.

### Checklist for Professional Advisor(s) visit:

- \_\_\_\_\_ Family and contact information
- \_\_\_\_\_ Documents and administrators
- \_\_\_\_\_ Property inventory
- \_\_\_\_\_ Beneficiary designation
- \_\_\_\_\_ Bequest language for the American Cancer Society (if desired)
- \_\_\_\_\_ Special documents (if needed)

A copy of the latest financial report of the American Cancer Society and charitable state disclosures can be obtained by visiting [cancer.org/pgdisclosures](http://cancer.org/pgdisclosures), writing 250 Williams Street, NW, Ste. 4000, Atlanta, GA 30303, or calling 1-800-227-2345. Seek the advice of your own legal, tax, or professional financial advisor on charitable giving. The American Cancer Society does not provide legal or professional financial advice.



“  
*I’m more determined than ever that the causes of cancer will be found and that someday it will be one of those diseases people don’t have anymore.*

– Florence Preisler

Retired nurse and American Cancer Society supporter Florence Preisler honors her husband, Murray, whom she lost to cancer, through a gift arrangement that supplements her income while providing her with tax benefits.

# Family and Contact Information Planning Form

Date \_\_\_\_\_ Copies of these forms given to \_\_\_\_\_



## Information About Yourself

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/ZIP \_\_\_\_\_

Phone (1) \_\_\_\_\_ Phone (2) \_\_\_\_\_

Email \_\_\_\_\_

Social Security number \_\_\_\_\_ Date of birth \_\_\_\_\_

Occupation \_\_\_\_\_ Citizenship \_\_\_\_\_

Employer (if applicable) \_\_\_\_\_

Supervisor's and/or associate's name(s) \_\_\_\_\_

Driver's License Number \_\_\_\_\_ State \_\_\_\_\_



## Information About Your Family

List the name, address, phone, and/or email for your close family members, including your spouse or partner, children, siblings, and parents

Spouse or partner \_\_\_\_\_

Date and location of marriage (if applicable) \_\_\_\_\_

Other relatives (describe) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Former spouse or partner \_\_\_\_\_

Date and location of previous marriage and divorce or death (if applicable) \_\_\_\_\_

## Other Important Contacts Name/Address/Phone

Physician \_\_\_\_\_

Family attorney \_\_\_\_\_

Accountant \_\_\_\_\_

Financial planner \_\_\_\_\_

Insurance agent \_\_\_\_\_

Clergyperson \_\_\_\_\_

Other (describe) \_\_\_\_\_

\_\_\_\_\_



### Digital Assets

Computer login \_\_\_\_\_ Computer password \_\_\_\_\_

Product/service, account name, user name or account number/password \_\_\_\_\_

Product/service, account name, user name or account number/password \_\_\_\_\_

Product/service, account name, user name or account number/password \_\_\_\_\_



### Previously Prepared Will (if applicable)

Location of original \_\_\_\_\_

Location of copy \_\_\_\_\_

Attorney \_\_\_\_\_

Executor \_\_\_\_\_

Alternate executor \_\_\_\_\_

Children's guardian (for minor children) \_\_\_\_\_



### Safe Deposit Box

Box registered in the name of \_\_\_\_\_

Bank's name/address/phone \_\_\_\_\_

Location of key \_\_\_\_\_

Box contents \_\_\_\_\_

### Miscellaneous Documents

It may be helpful to gather these documents (where applicable) or identify their location:

- Birth certificate
- Military service records
- Prenuptial agreement(s)
- Living will
- Recent tax returns
- Other (describe) \_\_\_\_\_
- Passport (number and location) \_\_\_\_\_
- Adoption documents
- Marriage certificate(s)
- Durable and/or Medical power of attorney
- Divorce decree(s)
- Trust agreement(s)

Location of important documents \_\_\_\_\_

### Final Plans

Burial or cremation wishes (describe) \_\_\_\_\_

Cemetery deed or other pre-planning arrangements (location/information) \_\_\_\_\_



# Property Inventory Planning Form

The following worksheets are designed to serve as a guide to planning your will. Not all items listed will apply to your situation. Please complete to the best of your ability, then use as a guide to work with a professional advisor to create or update your plans.



## Real Estate/Land (List primary residence, vacation home, land, rental and commercial property)

Address/City/State	Purchase Price (\$)	Fair Market Value (\$)	Amount Owed (\$)	Mortgage Held By	Net Equity (\$)

Subtotal Real Estate (Net Equity) Line 1 \$\_\_\_\_\_



## Personal Property

Description	Fair Market Value (\$)	Amount Owed (\$)	Lien Held By	Net Value (\$)
Automobiles				
Art/Antiques/Jewelry/Collections				
Combined Household Effects				
Other Personal Property				

Subtotal Personal Property (Net Value) Line 2 \$\_\_\_\_\_



## Cash Equivalents

Description/Institution	Account #	Held Jointly With	Amount (\$)
Checking Accounts			
Money Market Accounts			
Ordinary Savings Accounts			
Certificates of Deposit			
Other Cash Equivalents			

Subtotal Cash Equivalents Line 3 \$\_\_\_\_\_



### Investments

Description/Institution	Account #	Cost Basis (\$)	Fair Market Value (\$)
Publicly Traded Stocks			
Publicly Traded Stocks			
Long-term US Treasury Bonds/Corporate Bonds/ Municipal Bonds			
Limited Partnership Interests			

Subtotal Investments (Fair Market Value) Line 4 \$\_\_\_\_\_



### Business Assets

Description	Share % / Value (\$)	Notes/Liens	Fair Market Value (\$)
Company Name/Address/Phone/Partners			

Subtotal Business Assets (Fair Market Value) Line 5 \$\_\_\_\_\_



### Retirement Plan Assets

Description/Custodian	Account #	Beneficiary/Percentage	Fair Market Value (\$)
Retirement Plan (401(k), IRA, SEP, etc.)			
Pension Plans			
Profit-sharing Plans			

Subtotal Retirement Plan Assets (Fair Market Value) Line 6 \$\_\_\_\_\_



### Life Insurance

Description	Accidental Death Benefits (\$)	Beneficiary/Percentage	Cash Value (\$)
Policy Number/Owned by (if other than you)			
Policy Number/Owned by (if other than you)			

Subtotal Life Insurance (Cash Value) Line 7 \$\_\_\_\_\_



### Other Assets

Description (Personal Loans Owed to You/Lawsuit Settlement/Anticipated Inheritance/Other)	Value (\$)

Subtotal Other Assets Line 8 \$\_\_\_\_\_

ADD LINES 1 THROUGH 8. This is your **combined asset value**.

Line 9 \$\_\_\_\_\_

# Property Inventory Planning Form



## Liabilities

Description (Credit Cards/Unsecured Loans/Other Liabilities Not Previously Listed)	Amount Owed (\$)

Subtotal Liabilities Line 10 \$\_\_\_\_\_



NET WORTH ASSESSMENT	Amount (\$)
ENTER Combined Asset Value from Line 9	
ENTER Subtotal Liabilities Line 10	
SUBTRACT Line 10 from Line 9. This is your <b>net worth</b> .	

YOUR NET WORTH Line 11 \$\_\_\_\_\_

# Distribution Worksheet Planning Form



## Beneficiaries of Specific Gifts

Item/amount \_\_\_\_\_  
Beneficiaries \_\_\_\_\_  
Alternate beneficiaries \_\_\_\_\_

Item/amount \_\_\_\_\_  
Beneficiaries \_\_\_\_\_  
Alternate beneficiaries \_\_\_\_\_

Item/amount \_\_\_\_\_  
Beneficiaries \_\_\_\_\_  
Alternate beneficiaries \_\_\_\_\_

Item/amount \_\_\_\_\_  
Beneficiaries \_\_\_\_\_  
Alternate beneficiaries \_\_\_\_\_

Item/amount \_\_\_\_\_  
Beneficiaries \_\_\_\_\_  
Alternate beneficiaries \_\_\_\_\_

Item/amount \_\_\_\_\_  
Beneficiaries \_\_\_\_\_  
Alternate beneficiaries \_\_\_\_\_

## Residuary Beneficiaries

Once you have designated beneficiaries for specific items, the remainder of your estate may be divided by percentages. List beneficiaries (individuals or charity) and percentage each one receives:

Name/address of person or charity \_\_\_\_\_ Percentage \_\_\_\_\_

Name/address of person or charity \_\_\_\_\_ Percentage \_\_\_\_\_

Name/address of person or charity \_\_\_\_\_ Percentage \_\_\_\_\_

Name/address of person or charity \_\_\_\_\_ Percentage \_\_\_\_\_

Name/address of person or charity \_\_\_\_\_ Percentage \_\_\_\_\_

## Alternate Residuary Beneficiaries

Alternate residuary beneficiaries \_\_\_\_\_  
for \_\_\_\_\_

Alternate residuary beneficiaries \_\_\_\_\_  
for (previously named beneficiary) \_\_\_\_\_

## Other Distribution Notes

\_\_\_\_\_  
\_\_\_\_\_

# Estate Tax Worksheet Planning Form

## How much will taxes shrink your estate?

Use this worksheet to help find out.

*\* Note: Tax laws often change. Consult with your own legal, tax or professional financial advisor.*

### STEP ONE: YOUR NET WORTH

#### A. Net Worth

1. Net worth (see page 17, line 11) \$ \_\_\_\_\_

### STEP TWO: DEDUCTIONS

#### A. Estate Settlement Costs

2. Administrative expenses (attorney, accountant, and executor fees; probate fees, appraisals) \$ \_\_\_\_\_

3. Funeral expenses \$ \_\_\_\_\_

4. Total settlement costs (add lines 2 and 3) \$ \_\_\_\_\_

#### B. Other Deductions from Your Estate

5. Marital deduction \$ \_\_\_\_\_

6. Charitable bequests \$ \_\_\_\_\_

7. Total deductions (add lines 5 and 6) \$ \_\_\_\_\_

### STEP THREE: YOUR TAXABLE ESTATE

8. Net worth (line 1 above) \$ \_\_\_\_\_

9. Taxable gifts (made during your lifetime\*) \$ \_\_\_\_\_

10. Total deductions (add lines 4 and 7) \$ \_\_\_\_\_

11. Taxable estate (subtract lines 9 and 10 from line 8) \$ \_\_\_\_\_

### STEP FOUR: CALCULATING YOUR ESTATE TAX

12. Taxable estate (line 11) \$ \_\_\_\_\_

13. Preliminary federal estate tax\* \$ \_\_\_\_\_

14. Unified estate tax credit\* \$ \_\_\_\_\_

15. Total estate tax due (subtract line 14 from line 13) \$ \_\_\_\_\_

Contact an American Cancer Society estate and gift planning professional in your community at **1-800-227-1885**.

## If you decide

to support the American Cancer Society by including us in your will, trust, life insurance, retirement, or other plans, we hope you'll let us know.

We often learn of such gifts when estates are probated, and we miss the opportunity to thank supporters for their forethought and generosity. If you prefer to remain anonymous, we will honor your wishes.

However, your gift may encourage others to consider similar contributions, multiplying the effect of your gift.

We also encourage you to tell your friends and family about our free planning resources, including our experienced staff and this publication. We welcome your referrals and want everyone to know how they can benefit while they help save more lives.

# Opportunities for Every Situation

We encourage you to explore ways to help save more lives from cancer that can also **benefit you and your family**. You may receive more benefits than you thought possible. Various opportunities can provide you with income, reduce tax liability, diversify assets, and so much more. If you have any questions, please call an estate and gift planning representative in your area at 1-800-227-1885 or refer your professional advisor directly to us.

	Gift to Charity	Immediate Income Tax Benefits	Capital Gains Tax Benefits	Potential Estate Tax Benefit	Receive Income	
<b>Direct Contributions</b>			<b>Additional Benefits</b>			
Cash	•	•		•		Immediate impact on charity, or you can use to fund gift arrangement
Appreciated Securities	•	•	•	•		Immediate impact on charity for pennies on the dollar, or you can use to fund gift arrangement
Donor Advised Fund	•	•	•	•		Charitable investment account, eligible to take an immediate tax deduction
Real Estate	•	•	•	•		Immediate impact on charity for pennies on the dollar, or you can use to fund gift arrangement
Personal Property	•	•	•	•		Immediate impact on charity, if related use, or charity can sell and bypass capital gains tax
Business Interests	•	•	•	•		Immediate impact on charity, or charity can arrange bargain sale
Partnership Interests	•	•	•	•		Immediate impact on charity, or charity can arrange bargain sale
Mineral Interests	•	•	•	•		Immediate impact on charity, and may be used to fund gift arrangement
Life Insurance	•	•		•		Can be used as current gift, future contribution, or wealth replacement
<b>Life Income Gift Strategies</b>						
Charitable Gift Annuity	•	•	•	•	•	Simple income arrangement; one-life, two-life, and deferred options
Charitable Annuity Trust	•	•	•	•	•	Fixed payout; can add to trust; multiple beneficiaries
Charitable Remainder Unitrust	•	•	•	•	•	Variable payout; can add to trust; multiple beneficiaries
Charitable Lead Trust	•	•	•	•		Immediate impact by providing income to charity(ies); asset passes back to heirs
<b>Deferred Opportunities</b>						
Life Insurance	•	•		•		Can be used as current gift, future contribution, or wealth replacement
Retirement Plan	•	•	•	•		Preserve lesser-taxed assets for heirs; avoid double taxation; easy future gift
Life Estate Agreement	•	•	•	•		Continue to use property in life; receive current tax benefits
Bequests (Gifts by Will)	•			•		Flexible, simple, and most popular planned gift option



## Become a Champion

The Champion Society is our recognition program for supporters who have honored the American Cancer Society in their estate plans. Champions have often been touched by cancer in their own lives and want to do something that will make a real difference in our efforts to save lives, celebrate lives, and lead the fight for a world without cancer.

**You don't have to be wealthy to become a Champion, and it does not even require writing a check.**

You can become a Champion by including the American Cancer Society as a beneficiary in various types of gift arrangements from wills to retirement plans, which can be tailored to fit most any financial circumstance. Many options including charitable gift annuities and trusts even provide financial benefits in return for your support.

Please contact us at **1-800-227-1885** to learn more about joining the Champion Society.

“  
*I am here today because someone in  
the past was able to do research.*

**- Anita Casazza**

Cancer survivor Anita Casazza and her late husband, John, are returning the favor as Champions who support the American Cancer Society now and in the future.



The mission of the American Cancer Society is to save lives, celebrate lives, and lead the fight for a world without cancer.

**[cancer.org/plannedgiving](https://cancer.org/plannedgiving) | 1.800.227.1885**

*A copy of the latest financial report of the American Cancer Society and charitable state disclosures can be obtained by visiting [cancer.org/pgdisclosures](https://cancer.org/pgdisclosures), writing 250 Williams Street, NW, Ste. 4000, Atlanta, GA 30303, or calling 1-800-227-2345.*



[bbb.org/charity](https://bbb.org/charity)

The American Cancer Society, Inc. adheres to the Better Business Bureau's strong standards for charitable giving.