



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 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 31 percent decline in cancer death rates since 1991. That translates to more than 3.2 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**

**Join Our Lifesaving
Champions 8**

Defining Your Legacy 9

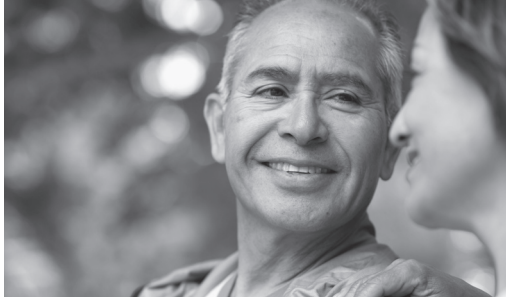
**Taking Action Against
Cancer 10**

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 and probate costs, and avoid 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, writing 250 Williams Street, NW, Ste. 4000, Atlanta, GA 30303, or calling 1-800-227-2345.

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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.



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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.

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Since we don't have children, we have chosen to include the American Cancer Society in our legacy.

– *Grace and Michael Kurak*

The Kuraks are Champion Society members who are helping save lives by including the American Cancer Society in their estate plans. Their generosity includes gifts through their will and the American Cancer Society Donor Advised Fund.



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

What is included in my estate?

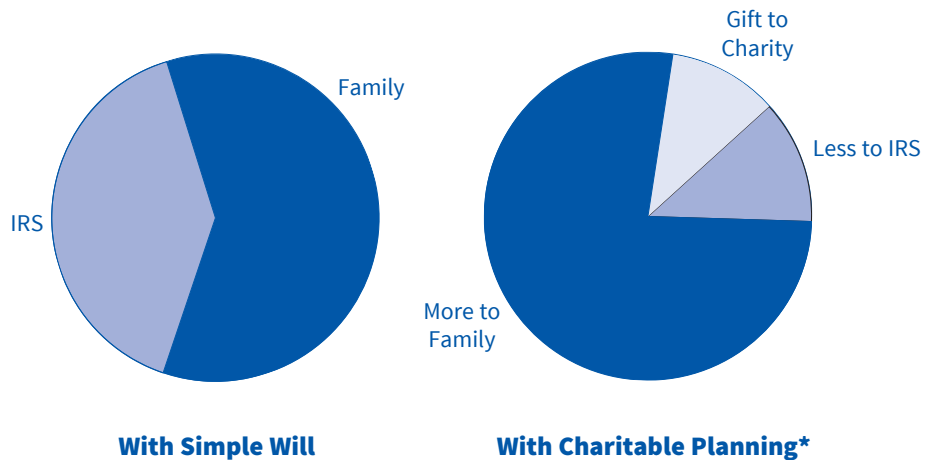
Many people think only wealthy people have an estate. Actually, *we all have an estate*. Your estate includes your assets and liabilities, such as your:

- 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.

Join Our Lifesaving Champions

Ask cancer survivor Loretta Gelbaugh and her husband Homer if their marriage of 35 years has flown by, and they'll tell you undoubtedly so. Homer and Loretta married and moved to rural Pennsylvania the same year. "We had big life plans ... and it was a life-changing year," Loretta recalls.



Homer and Loretta Gelbaugh

That same year, Loretta's annual mammogram revealed she had breast cancer. "It was a bolt out of the blue. I had no history of breast cancer, no symptoms ... nothing," she says. After a mastectomy, Loretta became an advocate for annual mammograms and spreads the word to every woman she knows.

Because of her cancer experience, the Gelbaughs decided to include the American Cancer Society in their wills to make a difference in the fight against cancer.

"It takes money for programs and research and the timing was perfect," says Loretta.



Jerry Hite with a picture of her late husband, David

Jerry Hite and her late husband, David, were both diagnosed with cancer. David needed special treatment 230 miles away and was able to benefit from the ACS Hope Lodge facility in St. Louis.

According to Jerry, "We felt like we had come home to a place where it doesn't matter how much money you have or how sick you are - everyone is there for each other."

After a discussion with her children, Jerry decided to support others by leaving her home to the American Cancer Society through her will.

The Gelbaughs and Jerry Hite are members of the Champions Society – special friends who save lives from cancer by including the American Cancer Society in their will, trust, or alternate estate plan.

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

There are four types of charitable bequests, offering 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% 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 Harris



*Jeanne and Keith Harris
American Cancer Society Champions*

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 fighting cancer on every front.

With your help we ...

Launch breakthrough research

As the largest private, nonprofit funder of cancer research in the US, we've invested more than \$5 billion since 1946 to find breakthroughs and ensure that all people have the opportunity to find, treat, and survive cancer.

Provide support people need to fuel their fight against 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. Our caring, trained specialists are always available to provide cancer information and emotional support to those facing cancer and their loved ones.

Engage local communities nationwide to join the fight

Our 1.5 million dedicated volunteers share their passion every day, supporting people facing cancer through our programs and services. Communities and individuals can also fuel the fight by raising funds through our community and network fundraising efforts.

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 also 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)

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“
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 net worth .	

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	
Direct Contributions			Additional Benefits			
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
Life Income Gift Strategies						
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
Deferred Opportunities						
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



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.

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



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 | 1.800.227.1885

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bbb.org/charity

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