



Dear Loved Ones: Defining Your Legacy



Thank you for taking the first step toward defining your legacy.

This workbook will help you make informed decisions as you create your will and estate plan – and save you time and money in the future.

Your American Cancer Society planning professional is available to help you and your advisor better define your financial and charitable goals.

Your generosity makes a significant impact on people with cancer, their families, and their caregivers.

We offer free charitable planning services to supporters like you, because we know you want to help us end cancer. Please contact us at **1-800-227-1885**. Our services are always free to friends of the American Cancer Society.

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End cancer as we know it, for everyone.

Whether from the devastation of a diagnosis or watching a loved one suffer – the realities of cancer are unrelenting. Cancer affects us all.

One in two men and one in three women in the US will be diagnosed with cancer during their lifetime. There's a good chance you have been touched by cancer, or you have a loved one or dear friend who is coping with this disease.

Nearly **3.8 million lives have been saved** because of generous donors like you, and we've seen a 33% decline in the cancer death rate since 1991.

Together, we are stronger than cancer.

What Defines Your Legacy?



Your legacy should be a celebration of your life. It's an opportunity to pass on your assets, but also a chance to share your personal values with those closest to you.

Your will or estate plan is how you communicate your hopes for the future and how you would like to be remembered. It's vitally important to make your wishes known in a legal and binding document, like a will or trust, to ensure that your intentions are clear.

A comprehensive will and estate plan can save you time and money. The enclosed worksheets will help you organize and document your information in one place. Being prepared can save you taxes, probate fees, and avoid confusion and unnecessary problems for your loved ones.

Legacy planning is a gift to your family, your loved ones, yourself.

Many of our supporters like to include a gift in their plans that will continue to save and improve more lives from cancer. Estate gifts are one of our largest funding sources for groundbreaking cancer research, patient support and community programs, and government advocacy efforts. We hope you will consider including the American Cancer Society in your estate plan.

Planning for the Future

Would it surprise you to learn the majority of people don't have a valid will? It's true. Having a will or trust is the most important thing you can do for yourself and your family. Without one, you have no control over the future of your assets and may lose any opportunity to act on your dreams or goals.

Your will or trust helps you:

- Document your assets, so they're distributed exactly as you'd like.
- Save time and money and avoid probate for your heirs.
- Determine the person you trust to execute your plan as you intend.
- Choose the right person to manage your affairs should you become incapacitated.

Life can take unexpected turns, and a legal and valid plan is the only way to ensure you accomplish your personal and charitable goals.

How Do I Get Started?

A will is your most basic planning tool. It's the centerpiece of your overall estate plan. A will helps you detail your possessions and document how you want them distributed. If you have complicated assets or own substantial property, a trust might be a better option for you.

Choose your executor. You'll need to decide who will carry out the terms of your plan. Your executor should be someone who shares the same values as you and whom you trust implicitly. The person you choose doesn't have to be a relative.

Name your durable power of attorney. Choose someone you can depend on to handle your affairs should you become incapacitated, mentally or physically. This person will have the authority to act on your behalf.

Create an advanced health care directive. Appoint a person who understands your health care needs and wishes, and whom you trust to carry them out with your best interests in mind. This takes effect only if you can't make your own health care decisions. It can be revoked or changed at any time, assuming you're competent to do so.

Taking Action to Save Lives

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I just wanted to do something to stop the cancer.

– Jeanne Harris



Jeanne and Keith Harris
Champion Society Members

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. 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 wills with a gift 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.

Our generous donors have made estate gifts one of the American Cancer Society's largest sources of funding.

Benefits of a Charitable Gift

How can the American Cancer Society help you with your estate plan?

We're not here to give you legal advice, but if you're interested in creating a lifesaving gift to end cancer, we can assist you and your advisors in making an informed decision.

We can help you determine the right gift option for your situation – and there's absolutely no cost or obligation for our services.



Florence Preisler
Champion Society Member

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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 honors her husband, Murray, whom she lost to cancer, through a gift arrangement that supplements her income. Her charitable gift annuity provides her with additional retirement income and also tax benefits.

What are the benefits of leaving a gift to charity in my estate plans?

Most people who decide to include a gift in their will or trust don't do it for the tax savings, but there are financial advantages, including those listed below.

- A gift through your will or trust costs you nothing right now, so it won't affect your everyday cash flow.
- Gifts of appreciated assets, such as stocks, bonds, or even real estate, could help you avoid or defer capital gains tax.
- Gifting your retirement plan could help you leave more of your estate to your heirs, as retirement assets are taxed at higher rates.
- Gifts through your will may be exempt from state and federal estate taxes.
- A gift through your will or trust could help you give a larger and more impactful gift than you ever thought possible and save even more lives from cancer.

Learn more by contacting your local American Cancer Society planning professional at 1-800-227-1885.

Free Planning Services for You

Because you're a valued supporter, we'd like to assist you and your professional advisor in developing a legacy plan that reflects your charitable intentions and helps you accomplish your financial goals.

Your local American Cancer Society planning professional can:

- 1.** Help you prepare for important meetings with your personal advisor by reviewing questions you may have in advance.
- 2.** Show you how to preserve more of your hard-earned assets through special gift options that could help you save taxes and support lifesaving cancer research.
- 3.** Help you take advantage of current tax laws that make it possible to decrease your income taxes and reduce capital gains taxes.
- 4.** Review ways to give that offer you fixed secure payments, at good payout rates, for your lifetime.
- 5.** Help you find a qualified advisor who will assist you with your objectives, if you don't already have one.

Contact us at **1-800-227-1885** if you have questions or want to learn more about our free planning services. There is never an obligation to leave a gift.



Dawn Hallman

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Planned giving presents an incredible opportunity to help people realize a number of their most important objectives with respect to both family and charity. I'm literally helping people establish their own personal legacies.

- Dawn D. Hallman, JD, Hallman & Associates, P.C.

As an estate planning attorney and American Cancer Society planned giving supporter and volunteer, Dawn Hallman encourages her clients to consider including a charity in their will and estate plans.

Longtime Connections Lead to Lifesaving Support

Supporting the American Cancer Society's lifesaving work is an easy choice for Peter Landecker. He's learned firsthand the progress we're making in saving lives from cancer through his local American Cancer Society planning professionals.

"They always tell me about the latest advances. I'm a retired astrophysics scientist with a PhD in experimental physics, so I'm especially interested in research," Peter says.

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Since I lost my grandfather and grandmother to lung cancer, if I can do something to help the American Cancer Society find a partial cure, that's something I'd like to do.

– Peter Landecker
Champion Society Member



Peter worked with his local American Cancer Society planning professional to honor his grandparents in his estate plan through a living trust.

"They helped me with the wording in my living trust so there'd be no problems in putting the funds to good use. And with no income or estate taxes, because I've made the charity my beneficiary, my living trust is helping my dollars go farther," says Peter.

Now retired, Peter has time to enjoy his favorite hobbies. Those include music – he plays the violin in his local orchestra – astronomy, photography, scuba diving, and travel.

Peter also enjoys the longtime relationship he and his American Cancer Society colleagues share. Peter says, "Their contact has been personal, warm, and welcoming. The continuity they have provided is refreshing."

Peter's mother, Mildred, decided to include the American Cancer Society in her own living trust. Because their family has been personally touched by cancer several times – giving back seemed like the natural choice to them.

Would you like to learn how you can create a memorial gift in honor of someone you love? Simply call **1-800-227-1885** to speak to an American Cancer Society planning professional in your area.



18 Essential Documents

In preparation for creating your estate plan, or updating an existing one, you'll need these important documents and information:

- 1) Current will or trust**
- 2) Financial power of attorney**
- 3) Advanced health care directive**
- 4) Marriage license**
- 5) Divorce papers**
- 6) Mortgage accounts**
- 7) Bank accounts**
- 8) Brokerage accounts**
- 9) Retirement accounts**
- 10) Stock certificates**
- 11) Savings bonds**
- 12) Pension documents**
- 13) Annuity contracts**
- 14) Safe deposit box information**
- 15) Vehicle titles**
- 16) Life insurance policies**
- 17) List of digital accounts**
- 18) List of usernames and passwords**

Everyone's situation is different, and there may be additional documents that you will need when working with your professional advisor.

Contact us at **1-800-227-1885** if you'd like free assistance, with no obligation to leave a gift.

Estate Planning Worksheets

The following documents will prepare you for consultation with your professional advisor. The American Cancer Society does not provide legal advice, but your local planning professional is available to help with your charitable estate planning questions. Contact us at **1-800-227-1885**.

Your Personal Information

Legal Name _____

Home Address _____

City _____ State _____ ZIP _____

Home Phone _____ Email _____

Employer _____

Work Phone _____ Work Email _____

Date of Birth _____

Marriage Place and Date _____

Are you a US Citizen? Yes No Naturalized Permanent Resident

Your Spouse's Information

Legal Name _____

Home Address _____

City _____ State _____ ZIP _____

Home Phone _____ Email _____

Employer _____

Work Phone _____ Work Email _____

Date of Birth _____

Are they a US Citizen? Yes No Naturalized Permanent Resident

Your Children

Please list all your children, including those from a prior marriage and deceased children.

1. Legal Name _____ Date of Birth _____

Home Address _____

City _____ State _____ ZIP _____

Home Phone _____ Email _____

2. Legal Name _____ Date of Birth _____

Home Address _____

City _____ State _____ ZIP _____

Home Phone _____ Email _____

3. Legal Name _____ Date of Birth _____

Home Address _____

City _____ State _____ ZIP _____

Home Phone _____ Email _____

Your Dependents

List other persons who are dependent on your support.

1. Legal Name _____ Date of Birth _____

Home Address _____

City _____ State _____ ZIP _____

Home Phone _____ Email _____

Relationship _____

2. Legal Name _____ Date of Birth _____

Home Address _____

City _____ State _____ ZIP _____

Home Phone _____ Email _____

Relationship _____

Insurance Policies

1. Policy Holder _____ Company _____ Type _____
Account # _____ Beneficiary _____ Value \$ _____
2. Policy Holder _____ Company _____ Type _____
Account # _____ Beneficiary _____ Value \$ _____
3. Policy Holder _____ Company _____ Type _____
Account # _____ Beneficiary _____ Value \$ _____

Total Value \$ _____

Real Estate

1. Type _____ Address _____
City _____ State _____ ZIP _____
Purchase Date _____ Cost \$ _____ Value \$ _____
2. Type _____ Address _____
City _____ State _____ ZIP _____
Purchase Date _____ Cost \$ _____ Value \$ _____
3. Type _____ Address _____
City _____ State _____ ZIP _____
Purchase Date _____ Cost \$ _____ Value \$ _____

Total Value \$ _____

Digital Assets/ Cryptocurrency/ Bitcoin/ NFTs

1. Type _____ Cost \$ _____ Value \$ _____
Account # _____ Login _____ Password _____
2. Type _____ Cost \$ _____ Value \$ _____
Account # _____ Login _____ Password _____
3. Type _____ Cost \$ _____ Value \$ _____
Account # _____ Login _____ Password _____

Total Value \$ _____

Retirement Accounts

1. Type _____ Company _____
Account # _____ Beneficiary _____ Value \$ _____
2. Type _____ Company _____
Account # _____ Beneficiary _____ Value \$ _____
3. Type _____ Company _____
Account # _____ Beneficiary _____ Value \$ _____

Total Value \$ _____

Stocks and Bonds

1. Type _____ Company _____
Account # _____ Value \$ _____
2. Type _____ Company _____
Account # _____ Value \$ _____
3. Type _____ Company _____
Account # _____ Value \$ _____

Total Value \$ _____

Checking and Savings Accounts

1. Type _____ Bank _____
Account # _____ Value \$ _____
2. Type _____ Bank _____
Account # _____ Value \$ _____
3. Type _____ Bank _____
Account # _____ Value \$ _____

Total Value \$ _____

Personal Property (furniture, antiques, cars, boats, art and jewelry collections, etc.)

1. Item _____ Value \$ _____
2. Item _____ Value \$ _____
3. Item _____ Value \$ _____
4. Item _____ Value \$ _____

Assets and Liabilities

Bring all totals from prior pages to estimate your assets and liabilities.

Assets	Current Value
Insurance Policies	\$
Real Estate	\$
Digital Assets/ Cryptocurrency/ Bitcoin/ NFTs	\$
Retirement Accounts	\$
Stocks and Bonds	\$
Checking and Savings Accounts	\$
Personal Property (including furniture, antiques, cars, boats, art and jewelry collections, etc.)	\$
	\$
	\$
Total Assets	\$

Liabilities	Current Value
Mortgage or Deed of Trust or Other Amounts Owed on Real Property	\$
Other Loans from Financial Institutions (consolidated loan, home equity loan, etc.)	\$
Student Loan	\$
Amounts Owed on Credit Cards	\$
Other Liabilities	\$
	\$
	\$
Total Liabilities	\$

Net Worth (Assets – Liabilities) =	\$
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Distribution of Your Estate

Your Executor. Your personal representative, or executor, administers your estate in accordance with the instructions contained in your will. Please list a first choice and an alternate, in case the person who is your first choice predeceases you or is unable to serve.

First Choice

Name _____
Address _____
City _____ State _____ ZIP _____
Phone _____ Email _____
Relationship _____

Alternate

Name _____
Address _____
City _____ State _____ ZIP _____
Phone _____ Email _____
Relationship _____

Distribution. You may leave gifts of a specific monetary amount to your loved ones. Or, if you prefer, you can designate a percentage of your estate assets.

All of my estate goes to my spouse. Yes No

Should my spouse predecease me, or my response is “no,” I make the following gift designations:

Beneficiary _____
\$ Amount _____ % Amount _____

Guardianship. Who do you wish to serve as legal guardian to any children under 18, if applicable?

First Choice

Name _____
Address _____
City _____ State _____ ZIP _____
Phone _____ Email _____
Relationship _____

Alternate

Name _____
Address _____
City _____ State _____ ZIP _____
Phone _____ Email _____
Relationship _____

Charitable Interests. Please list all charities, including religious institutions, that you would like to receive a gift designation.

Organization _____
\$ Amount _____ % Amount _____

Durable Power of Attorney

The Durable Power of Attorney is effective if you are proven incompetent to handle your own affairs. You should name a person to handle your affairs who you trust and has your best interest in mind. Also known as your “attorney-in-fact,” this person has the power to take any legal action on your behalf, including the transfer of funds or purchase or sale of real property.

First Choice

Name _____

Address _____

City _____ State _____ ZIP _____

Phone _____ Email _____

Relationship _____

Alternate

Name _____

Address _____

City _____ State _____ ZIP _____

Phone _____ Email _____

Relationship _____

Power of Attorney for Health Care

The Power of Attorney for Health Care allows the attorney-in-fact to authorize or withhold medical care if you are unable to do so yourself. It is important that you discuss medical issues with this person in advance, such as use of medical means to prolong your life artificially. This should be a person in whose judgment you trust.

First Choice

Name _____

Address _____

City _____ State _____ ZIP _____

Phone _____ Email _____

Relationship _____

Alternate

Name _____

Address _____

City _____ State _____ ZIP _____

Phone _____ Email _____

Relationship _____

Directive to Physicians (Living Will)

The Directive to Physicians is intended to express your wishes not to have your life artificially prolonged in the case of an injury, disease, or terminal condition, should you be unable to communicate.

If you have specific requests, please list them below:

Professional Advisors

Please list your current representatives.

Insurance Agent

Name _____
Address _____
City _____ State _____ ZIP _____
Phone _____ Email _____

Accountant

Name _____
Address _____
City _____ State _____ ZIP _____
Phone _____ Email _____

Attorney

Name _____
Address _____
City _____ State _____ ZIP _____
Phone _____ Email _____

Investment Advisor

Name _____
Address _____
City _____ State _____ ZIP _____
Phone _____ Email _____

Charitable Gift Opportunities

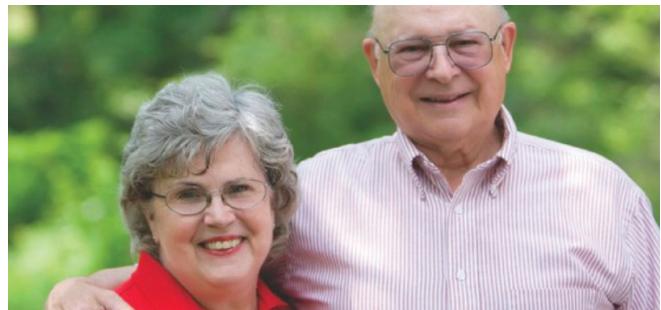
Many people like you decide to include a gift to the American Cancer Society when creating their will. There are many options that can fund lifesaving research, community programs, and advocacy efforts that help improve the lives of cancer survivors and their families.

Many of these opportunities can provide you with additional income, reduce your tax liability, help you diversify your assets, and potentially eliminate capital gains tax. Your local American Cancer Society planning professional can be reached at **1-800-227-1885**.

Direct Contributions	Gift to Charity	Income Tax Benefits	Capital Gains Tax Benefits	Estate Tax Benefits	Receive Income
Cash	•	•		•	
Cryptocurrency	•	•	•	•	
Appreciated Securities	•	•	•	•	
Donor Advised Fund	•	•	•	•	
Real Estate	•	•	•	•	
Personal Property	•	•	•	•	
Business Interests	•	•	•	•	
Mineral Interests	•	•	•	•	
Life Insurance	•	•		•	
Life Income Gift Strategies					
Charitable Gift Annuity	•	•	•	•	•
Charitable Annuity Trust	•	•	•	•	•
Charitable Remainder Unitrust	•	•	•	•	•
Charitable Lead Trust	•	•	•	•	
Deferred Opportunities					
Life Insurance	•	•		•	
Retirement Plan	•	•	•	•	
Life Estate Agreement	•	•	•	•	
Bequests by Will or Trust	•			•	

Personal Stories of Hope

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.



Loretta and Homer 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

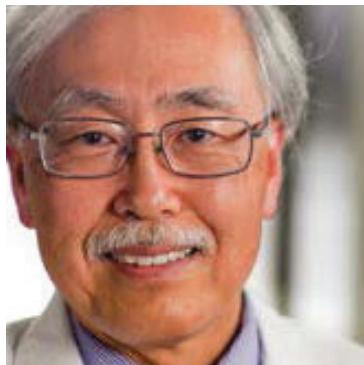
Jerry Hite and her late husband, David, were both diagnosed with cancer. David needed special treatment more than 200 miles away from home but was able to benefit from free lodging at the ACS Hope Lodge® facility in St. Louis.

"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," says Jerry.

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 Champion Society. Champions are special friends who save lives from cancer by including the American Cancer Society in their will, trust, or alternate estate plan.

Our Work Improves Lives



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One of the big contributions the American Cancer Society brings to the cancer fight is its research. But they also focus on the people they serve. It's about really caring and being a resource for people.

– Dr. Miyamoto, Research Grantee/Oncologist

Research that Reaches People

The nearly \$400 million in innovative research we currently fund may start in a lab, but its real impact is felt by the people who benefit from it. By helping produce better and more accessible treatments, finding factors that may cause cancer, and improving quality of life for anyone facing cancer, we can fight cancer before it appears and create better outcomes when it does.

Patient Support to Improve Lives

The American Cancer Society works to ensure no one feels alone at any point on their cancer journey by providing resources like our 24/7 helpline, free rides to medical appointments, and free places to stay for people traveling to treatment.

Advocacy so Change Becomes Reality

By activating grassroots volunteers nationwide, the American Cancer Society Cancer Action NetworkSM (ACS CAN) fights cancer in city halls, statehouses, and Congress by elevating the patient voice to advance policy change.

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 6703, Hagerstown, MD 21741, 1-800-227-2345.”

This is merely a suggestion as to content. Your bequest or gift should be written or adapted by your legal advisors to fit your personal goals.

Please contact us if we can assist you or your advisors at **1-800-227-1885**. Our planning services are always free. If you would like to include a gift for the American Cancer Society, please contact us so that we may welcome you into our Champion Society.



For more than 100 years, we have helped lead an evolution in the way the world prevents, detects, treats, and thinks about cancer.

We know how to identify the most promising cancer research. Your generosity has funded thousands of scientists, 50 of whom have won the Nobel Prize.

Your support helps us provide information and answers when people with cancer and their caregivers need them through our 24/7 helpline at **1-800-227-2345** and our **cancer.org** website.

Our volunteers help people with cancer get to medical appointments and treatment. Our Road To Recovery® program removes barriers to cancer treatment by providing free transportation to appointments.

Our Hope Lodge® communities provide a home away from home for people with cancer and their caregivers in a supportive, caring environment so they can focus on getting better.



Every cancer. Every life.

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, writing 3380 Chastain Meadows Pkwy NW #200, Kennesaw, GA 30144, or calling 1-800-227-1885.

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**Give
Wisely.**

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