



# Investing in Our Strength

Charitable gift planning ideas and stories for friends of MDA

Spring 2016



## A Gift Worth Giving

Living with a muscle-debilitating disease is never easy for a child. For Sharon Shepherd, a young African-American girl growing up in the early 1950s, it was especially challenging. “[As a child] I was never able to run and navigating stairs was always difficult,” Sharon said. “I wasn’t officially diagnosed with spinal muscular atrophy until I was a young adult. It was then MDA came into my life.”



*Sharon Shepherd and her husband Bill*

After Sharon’s diagnosis, she found helpful resources through MDA by attending a local support group, watching the MDA Telethon and visiting an MDA Care Center. “MDA has always provided the assistance and support I need. That immediate help is so important,” Sharon said.

Thanks to her determined spirit, Sharon went on to serve as an Administrative Assistant to four directors of a local community center, the head librarian of a local college and later to own a temporary staffing agency. Sharon currently serves on the Advisory Board of the Booker T. Washington Community Center/YMCA and

is President of the Deacons’ and Ministers’ Spouses group at her church.

Sharon and Bill, her husband for 46 years, have one son and two grandsons. Always looking for a new challenge and something to keep her occupied, Sharon is currently seeking new employment. She firmly believes, no matter the age or condition, “a mind is a terrible thing to

waste.” Arthur Fletcher, former head of the United Negro College Fund, coined the well-known phrase.

Sharon wants to continue to help transform the lives of kids and adults living with life-threatening diseases. That’s why she has included MDA in her estate plan—to help improve the lives of families for generations to come. “Funding is needed for both research to find cures and to help people living with muscle disease go about their everyday lives. I hope my gift will help MDA with both research and advocacy.”

**Inside:** • Prime time for planning  
• Make meaningful tributes

A message from Jerry Lewis. See back page.



*In hometowns across America, families, friends and neighbors cheer on individuals who raise funds in MDA Muscle Walks.*



## Prime Time for Planning

Spring is a time of renewal and organizing for many. Some people find it a good time to review and update their financial plans in light of any changes that may have occurred in their life.

Just as an annual checkup with your doctor helps maintain your physical health, regular checkups of your will, living trust or other estate plans can help provide healthy peace of mind.

### Where to begin

Everyone who owns property deserves the protection of a comprehensive annual review to reflect any changes in their circle of loved ones, financial circumstances and the nation's tax laws.

You can begin your review by deciding who you want to provide for, making a list of your assets, defining your goals and setting out your plans.

### People and property

Determine who you want to provide for in your plans: a spouse, children, grandchildren, a sibling or other loved ones. Some will wish to remember a special friend or long-time employee.

When listing your assets, be sure to include your home, vehicles, collections of value, jewelry, bank and investment accounts. Then thoughtfully match your assets to your heirs.

### Including charitable gifts

In addition to distributing your assets to loved ones, an effective estate and financial plan can also serve as a creative vehicle through which to make meaningful gifts to favorite charitable causes, such as the Muscular Dystrophy Association.

Your gifts can take the form of a specific dollar amount, a specific property, a percentage of your estate or what's left after first providing for loved ones. Gifts can also be made with a life insurance policy no longer needed for its original purpose or surplus retirement funds that might be heavily taxed if left to loved ones.

### Don't delay

Balancing your hopes for the future with realistic plans for today can be very satisfying. Contact your attorney today to be sure your assets will be distributed in the future according to your wishes.

# Make Meaningful Tributes



This time of year is filled with a variety of opportunities for us to celebrate and honor those people who have touched our lives in profound and meaningful ways.

On Mother's Day, Father's Day, graduation, Memorial Day and other special occasions, we often try to find just the right way to express how we truly feel about those we admire, respect and love.

## A special way to give

Instead of giving flowers, you might want to consider a different sort of gift—a gift that will honor someone special by helping in the fight against muscular dystrophy, ALS and related life-threatening diseases. A gift to MDA in memory of, or as a tribute to, your special person provides a way to thoughtfully remember family members and friends who have been a vital part of your life.

## What can be given?

Tribute gifts are often made by cash or check. This is a convenient way to give and the gift can readily be put to good use by MDA.

There are others ways of making a memorial or tribute gifts. For example, stocks or mutual funds

that have increased in value since you have owned them can make excellent tax-wise gifts.

Another way to express your admiration is through a tribute gift in your will. Remembering a family member, close friend or loved one in your will is a lasting way to honor that person who has touched your life in a profound way. Some options to explore when considering a memorial or tribute gift include giving a specific dollar amount, a particular asset or personal property.

## Other ways to give

Many also specify memorial gifts from their life insurance policies, retirement plan assets and other sources. A memorial or tribute gift made from such funds may allow you to give more in a tax-efficient way.

We will be pleased to provide more information to you and your advisors about ways you can create a memorial gift at MDA while preserving financial security for you and your loved ones. Return the enclosed card or contact Jade Bristol Verity, Esq., National Vice President, Legacy Gifts, at (240) 994-2665 or [jverity@mdausa.org](mailto:jverity@mdausa.org).

## Sample Bequest Language

If you are considering making a gift to MDA through your will or living trust, here is suggested bequest language you can take to your attorney:

*"After fulfilling all other provisions, I give, bequeath and devise \_\_\_\_\_ % of the residue of my estate (or \$\_\_\_\_\_ if a specific amount) to Muscular Dystrophy Association (Tax ID 13-1665552), whose national office address is 222 S. Riverside Plaza, Suite 1500, Chicago, IL 60606."*

**For additional information, please contact Jade Bristol Verity, Esq., National Vice President, Legacy Gifts, at (240) 994-2665 or [jverity@mdausa.org](mailto:jverity@mdausa.org).**

# Tax-Free Giving

Consider making a difference through tax-free giving from your retirement plan assets. In recently passed legislation, Congress has once again made charitable giving from retirement assets an attractive option.

If you are aged 70½ or older, and are looking for the most tax-efficient ways to make your charitable gifts, you can:

- Give directly from a traditional or Roth IRA completely free of federal income tax.
- Make tax-free gifts of all or a portion of any IRA withdrawals you make this year up to \$100,000.
- Give directly from your IRA without increasing your adjusted gross income and possibly subjecting your Social Security income to a higher level of taxation.
- Offset your Required Minimum Distribution and avoid taxes on the extra income.
- Make a generous gift that might not be possible using other assets.

For more information, consult your financial advisors. We are happy to work with you and answer any questions you may have concerning the charitable aspects of your plans. Return the enclosed card or contact Jade Bristol Verity, Esq., National Vice President, Legacy Gifts, at (240) 994-2665 or [jverity@mdausa.org](mailto:jverity@mdausa.org).



“I’m really enjoying life. I just celebrated my 90th birthday! I haven’t stopped thinking of all of you...all my wonderful MDA friends and the critical work MDA does. There are so many clinical trials and drugs that are in development—that’s a sign of real progress with all the money we raised during all those telethons. But our work is not done. And we’re not stopping till we find cures and more treatments. So, please keep supporting Muscular Dystrophy Association. Let’s make more dreams come true.”

—Jerry Lewis



*Jade Bristol Verity, Esq.  
National Vice President,  
Legacy Gifts*

## Muscular Dystrophy Association

Legacy Gifts Department  
PO Box 97075  
Washington, DC 20077-7258  
(240) 994-2665 • [jverity@mdausa.org](mailto:jverity@mdausa.org)  
[www.mda.org/legacy](http://www.mda.org/legacy)

