

LEGACY CHALLENGE

For a limited time, **The Crankstart Foundation** has issued a challenge to all ACLU supporters. If you join the Challenge, you can generate funds to help defend our rights and freedoms today while also supporting civil liberties for future generations – without writing a check.

HOW DOES THE LEGACY CHALLENGE WORK?



1. Include the ACLU in your will, trust, or beneficiary designation.



2. Tell us about your future gift by returning a reply form or visiting, aclu.org/jointhechallenge.



3. Trigger an immediate cash donation by The Crankstart Foundation in your name.

Your Future Gift	How the match works:			Total Match
	10% Cash Match <small>(amounts up to \$250,000)</small>	+	5% Cash Match <small>(amounts over \$250,000)</small>	
\$10,000	\$1,000			\$1,000
\$50,000	\$5,000			\$5,000
\$100,000	\$10,000			\$10,000
\$250,000	\$25,000			\$25,000
\$500,000	\$25,000		\$12,500	\$37,500
\$750,000	\$25,000		\$25,000	\$50,000



I was able to take advantage of the ACLU Legacy Challenge, which allowed me the opportunity to have an immediate impact by qualifying the ACLU for an outright cash match worth a percentage of my future beneficiary gift. It was an incredible way to support the issues I care about.



— ANN SHIDELER

HOW DO I...?

NAME THE ACLU IN MY WILL

We suggest providing your attorney with the following language:

“I give to the American Civil Liberties Union, Inc. a District of Columbia nonprofit organization that is recognized as tax exempt from tax under 501(c)(4) of the Internal Revenue Code of 1986, as amended, with its principal offices at 125 Broad Street, New York, New York, [all (or ___ percent) of my residuary estate] or [the sum of \$___] to be used for its general purposes.”

NAME THE ACLU AS A BENEFICIARY OF MY RETIREMENT/SAVINGS ACCOUNT, OR LIFE INSURANCE POLICY

1. Request a beneficiary designation form from your plan administrator. Another option may be to update your beneficiaries by logging into your account online.
2. Use the following information to update your beneficiaries:

American Civil Liberties Union, Inc.
125 Broad Street, 18th Floor
New York, NY 10004
Tax ID/EIN: 13-3871360

COMMONLY ASKED QUESTIONS

Do I have to make a legally binding pledge to join the Legacy Challenge?

No. Like any ordinary bequest, your gift plans can be revised at any time should your circumstances change. That’s why making a gift through one’s will is such a good fit for so many people.

Is there a deadline?

The Crankstart Foundation will provide \$15 million in matching donations for as long as funds are available. Don’t miss your opportunity to have a cash gift made in your name!

I still have more questions, who should I contact?

For further information about the Legacy Challenge, estate planning, or other giving, please contact the Gift Planning staff at **(877) 867-1025** or legacy@aclu.org.

5 GREAT WAYS TO LEAVE A LEGACY

Your support of the ACLU reflects your values—a passion for justice and equality and a desire to make a lasting difference in our country. Leaving a gift to the ACLU is a wonderful way to ensure that your values live on beyond your lifetime.



Nick Burchell/ACLU

1 LEAVE A GIFT THAT COSTS YOU NOTHING NOW

Consider leaving a gift in your will or trust to the ACLU. You can take care of family and friends first and donate a specific dollar amount or a percentage of your estate. Simply provide your attorney with our official name and tax identification number. For specific language visit www.aclu.org/bequestlanguage.

2 DONATE RETIREMENT ASSETS

Because retirement plans are taxed differently than other funds, they can be the least favorable way to leave a gift to loved ones. Leaving retirement assets to a charity is easy and you don't need a will. Simply update your beneficiary designation form with your plan administrator.

Over, please →

5 WAYS YOU BENEFIT Most giving opportunities allow you to:

- Retain control of your assets during your lifetime
- Change your beneficiaries at any time
- Provide for loved ones *and* the ACLU
- Make your gift in honor or memory of someone special
- Leave a gift of any size



“

I've been an ACLU member for 30 years, and am especially passionate about their work on reproductive and voting rights. I'm not a rich guy, but when I found out about leaving a gift, it seemed like a good fit for me. Making a gift was incredibly easy to do.”

—DOUG WEBBER

3

DONATE A LIFE INSURANCE POLICY YOU NO LONGER NEED

You can update the beneficiaries of your insurance policy at any time by simply requesting a new form from your insurer. You can name the ACLU to receive the whole amount or a percentage.

4

DIRECT YOUR DONOR ADVISED FUND

You can name the ACLU Foundation as a beneficiary of whatever is left in your donor advised fund after your lifetime. As with retirement accounts and life insurance, it's as easy as updating your beneficiary form.

5

MAKE A GIFT THAT PAYS YOU INCOME FOR LIFE

If you are age 60 or older, you can help secure your retirement with a charitable gift annuity. In exchange for your gift of cash or stock to the ACLU Foundation, you receive fixed payments for life at attractive rates, while securing a partial tax-deduction, if you itemize. It's also a wonderful way to provide for loved ones.

WE'RE HERE TO HELP

Leaving a gift to the ACLU is also a wonderful way to honor and remember someone who inspired your passion for liberty. To discuss your goals or notify us of a legacy gift you have planned, please contact us.



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ACLU

LEAVE A GIFT BY SIGNING YOUR NAME

For 100 years, generations of ACLU supporters have played a personal role in establishing the freedom we enjoy today.

We invite you to join this proud group of supporters. Here are **two easy ways** to protect freedom by simply signing your name.

BENEFITS TO YOU

- ✓ You retain control of your assets during your lifetime. These gifts cost you nothing now.
- ✓ You can change your beneficiaries at any time.
- ✓ You can provide for loved ones *and* play a personal role in protecting our freedom's future.
- ✓ You can leave a gift in honor or memory of someone special.
- ✓ You choose the amount; there is no minimum contribution required.
- ✓ Your gift can remain anonymous,

1 A GIFT IN YOUR WILL

Leaving a gift in your will is the most popular way to create a legacy with the ACLU. Many people tell us how easy it is and appreciate that it costs them nothing now.

You can leave a gift to the ACLU by creating a new will, revising your current will at any time, or by writing an amendment. Here are a few key planning ideas you might want to consider:

Stay flexible by using percentages: For example, "I leave 10% of my estate to the ACLU."

Know for sure by naming a fixed dollar amount: For example, "I leave \$50,000 to the ACLU."

Put your family first: For example, "If my partner survives me, then I leave my entire estate to my partner. If my partner does not survive me, then I leave my estate as follows..."

[Over, please >](#)

USING THE RIGHT WORDS

We suggest the following language for a gift in your will to the ACLU.

"I give to the American Civil Liberties Union, Inc. a District of Columbia nonprofit corporation that is recognized as exempt from tax under Section 501(c)(4) of the Internal Revenue Code of 1986, as amended, with its principal offices at 125 Broad Street, New York, New York, [all (or ____ percent) of my residuary estate] or [the sum of \$_____] to be used for its general purposes.

The tax ID# of the American Civil Liberties Union is 13-3871360.



The ACLU protects our rights across so many areas—free speech, privacy, LGBTQ, health care, reproductive rights, and more.

We're glad to be a part of the ACLU's work on the front lines. ”

—WENDY & ANDREA

2 A GIFT WITHOUT A WILL

ACLU supporters like you frequently tell us, “I wish I could do more.” One way you can do more to protect and defend our constitutional rights is by naming the ACLU as a beneficiary. Include the ACLU as a beneficiary of any of these types of accounts:

1. Retirement Accounts
2. Life Insurance Policies
3. Bank or Brokerage Accounts
4. Certificate of Deposits

It's easy to do and you don't even need a will. Just update your policy at any time by requesting a beneficiary designation form from your account administrator. You can designate the ACLU as a partial, contingent or sole beneficiary of your account. Simply complete the form and mail it back, keeping a copy for your files.

To designate a gift to the ACLU simply provide the legal name and taxpayer identification number on your provider's beneficiary designation form as follows:

American Civil Liberties Union, Inc. • Tax ID#: 13-3871360

Gifts to the ACLU are not tax-deductible. However, you can support our work with a tax-deductible gift in your will or by beneficiary designation to the ACLU Foundation. As of 2018, a federal estate tax charitable deduction is usually not relevant for the many people whose estates are worth under \$11,180,000 (or under \$22,360,000 for a married couple). For tax-deductible information, please visit: www.aclu.org/deductible-bequest.

WE'RE HERE TO HELP

To notify us of a gift you have left to the ACLU or to discuss the best gift option for you, contact us. We're here to help.



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This information is not intended as tax or legal advice. We recommend you consult with your legal and financial advisors to learn how a gift would work in your circumstances. The ACLU Foundation does not issue annuities to residents of Alabama, Hawaii, or Tennessee.

WRITING A WILL

Some people delay creating a will because they don't have a lawyer. But finding a lawyer is not as difficult as it may seem. In fact, hiring a lawyer is not even a requirement in order to have a valid will, and several document preparation services have arisen in the last few years as an alternative.



The most prominent and well-reviewed document preparation service is Quicken WillMaker Plus, a software program. Other services are web-based, such as LegalZoom.com and RocketLawyer.com.

With any of these services, you answer questions in an interview format and the document is prepared for you. It is your responsibility to closely follow the instructions for the signatures, witnesses, and notarizations that are required for your will to be recognized under your state's laws.

However, a document preparation service is not a substitute for the services of an attorney. An

attorney can ask you detailed questions about your circumstances and wishes, and take on some responsibility for making sure your will meets your needs. If you create a will using a document preparation service, you are accepting all of that responsibility yourself.

Whether you decide to try a document preparation service or hire a lawyer, we have provided useful information on the opposite side to help you find the right option for you.



If you're going to leave a legacy, you might as well make your gift to an organization that will work hard for another 100 years. ACLU has a great track record of protecting Americans' rights, and it was simple to update our wills. ”

—WENDY & ANDREA

RESOURCES

LegalZoom

LegalZoom offers a will preparation service delivered online and also maintains a network for attorney referrals. As of this writing, Legalzoom also offers a low-cost package that includes preparation of a will through their automated online service, and review of your will by an independent licensed attorney.

<https://www.legalzoom.com>

American College of Trust and Estate Counsel (ACTEC)

ACTEC is a professional society of estate planning attorneys who are chosen by their peers for membership. ACTEC Fellows tend to be specialists, beyond the typical attorney who may have wills and trusts as part of a general law practice. They are likely to be well qualified to handle complex trust and estate issues.

<http://www.actec.org/fellows/public-search>

Martindale

This is the broadest list of attorneys, and should include most or all of the licensed attorneys in any given city or state who list themselves as doing estate planning work.

<http://www.martindale.com/by-location>

Ask your friends

You may already know a friend or family member who has personal experience with an attorney. Ask the people close to you. They can often be the best sources of referrals.

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A GIFT THAT PAYS YOU INCOME

A **charitable gift annuity** allows you to donate to the ACLU Foundation today and receive income payments for the rest of your life. And best of all, your gift will support the ACLU Foundation for generations to come.



FIVE WAYS YOU BENEFIT

1 ENJOY ATTRACTIVE PAYMENT RATES

Charitable gift annuities continue to be extremely attractive, with rates as high as 8.6%.

2 RECEIVE PAYMENTS THAT NEVER GO DOWN

Your payment rate is based on your age at the time you establish your gift annuity and will never change.

3 LOWER YOUR TAXES

Charitable gift annuities offer a charitable income tax deduction in the year you make your gift, if you itemize. And if you use appreciated stock or mutual fund shares, you can also save on capital gains taxes.

4 PROVIDE INCOME FOR OTHERS

Charitable gift annuities are flexible and can be set up so that payments are made to either one or two beneficiaries so you can provide for a spouse, family member, or friend.

5 CHOOSE WHEN YOUR PAYMENTS BEGIN

You can begin receiving payments immediately or defer them to a later date, such as when you retire, to obtain a higher payment rate.

WHAT THE EXPERTS SAY



In growing numbers, philanthropic advisers are trumpeting gift annuities as a win-win proposition, because they let donors support their favorite causes and get a decent income stream in return.



—SMARTMONEY MAGAZINE



“ I grew up knowing that the ACLU was going to be there to protect my civil liberties. As soon as I heard about receiving fixed payments for life with a Charitable Gift Annuity, I started my first one. I am not wealthy, but have lived frugally and am very proud that I can support the ACLU in this way. It feels good to know that I can be part of the ACLU forever. ”

—MONA FIELD

RATES UP TO 8.6%

The ACLU Foundation offers attractive payout rates based on the recommended rates of the American Council on Gift Annuities. Rates depend on the age of the beneficiary and whether the annuity benefits one person or two. You must be at least age 60 to create an immediate annuity.

Age	Rate	Annual Payment*
70	4.7%	\$ 940
75	5.4%	\$1,080
80	6.5%	\$1,300
85	7.6%	\$1,520
90	8.6%	\$1,720

*based on \$20,000 gift benefiting one person

IT'S AS EASY AS 1, 2, 3

- 1 **Make** a gift to the ACLU Foundation of \$10,000 or more after you have reviewed a personalized illustration.
- 2 **Receive** fixed payments for the rest of your life or the lives of up to two people you choose. The amount of these payments will never change and you receive a charitable income tax deduction this year, if you itemize.
- 3 **Enjoy** the satisfaction of knowing your gift benefits you now and the ACLU Foundation later to protect and defend the constitutional rights of everyone in this country.

SEE YOUR BENEFITS

For a no-obligation, customized gift annuity illustration based on your age, number of beneficiaries, and when you would like your payments to begin, please visit aclu.org/annuity or contact:



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