You Give to Make a Difference

The world's problems aren't easy to solve, but your gifts build solutions.

The charitable organizations you support today will also touch the future.

They will be creating your vision for a better world long after your lifetime.

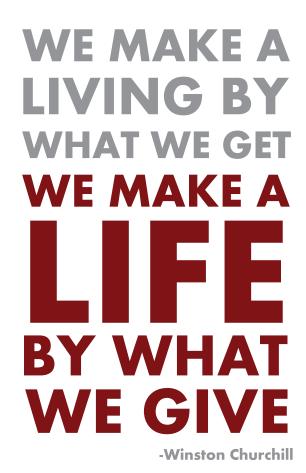
Their work, and the lives they touch, can be your legacy.



The impact of the message you send today will continue forever.

Your gift will help improve our community for your children, grand-children and great-grandchildren.

Thank you for all you do to support the Siouxland community!





For more information www.LeaveAMessageSiouxland.org



We Rely on Charitable Organizations and They Rely on Us

We rely on them to provide health-care, feed the hungry, advance education, support seniors, showcase the arts, preserve our history, shelter the homeless and so much more.

They rely on us for survival. While some charities receive some support from government agencies, much of their funding comes from people like you who give generously throughout their lives.

Did you know that by including a charitable gift in your will or estate plan you can help to continue your favorite organization's work well into the future? You can continue to make a difference in the lives that follow.

What You Should Know

You can make a legacy gift to charity. Whether you think of yourself as rich or poor, or somewhere in between, your gift will make a difference. Even a small amount can have a big impact over time.

Some people think they must choose between leaving a gift to their family or their favorite charity. You can do both! Some charitable gifts may actually save your family money by decreasing inheritance taxes.



It's Easier Than You Think

It's easy. A simple directive in your will can bring welcome support to an organization that will make a difference in many lives. Even a small amount can make a big difference.

Consider what just 1% of your assets could accomplish for a charity close to your heart.

You Can Start Today

- Make sure you have an up-to-date will (or living trust) that reflects your charitable objectives. Without these documents, you surrender control of your property and assets to the courts.
- Contact your financial advisor (a financial planner, lawyer or accountant) and ask for help in establishing a charitable gift.
- Think beyond cash you can leave stocks, real estate, insurance policies and personal property to charitable organizations.
- Make your favorite charity a beneficiary of your life insurance, pension plan or IRA.

Popular Tax-Wise Giving Options

Charitable Bequests

The most common type of planned gift is a bequest. A charitable bequest is simply a distribution from your estate to a charity through your last will and testament. There are different kinds of bequests. For each, specific language should be used to indicate the precise direction of your assets, and to successfully carry out your final wishes.

In any charitable bequest, be sure to name the recipient accurately. This may include naming a large organization, or possibly the local chamber of a large organization in order to keep your gift local.

Retirement Plans & Life Insurance

Leaving your retirement plan or IRA (or a portion of it) is a tax-wise gift. Naming a charitable organization as the recipient of your retirement plan after your lifetime (or at the death of the survivor of you and your spouse) may reduce or avoid estate and income taxes on the plan assets. Similar benefits can apply when designating a charity as the beneficiary of a life insurance policy.

To make this gift, simply notify your plan or policy administrator of your wish to change the beneficiary. A "change of beneficiary" form may be required, and your spouse may need to sign consent to the change of designation.