

Lasting Legacy



Securing Your Future, Making Your Mark

Spring 2019

It Feels Good to Give *By Dr. Abdus Saleem*

AARP has been very helpful to me in my retirement. I've used their insurance, travel plans and retirement planning. They provide good information that helps me make informed decisions. For many years, I didn't know about the charitable work of AARP Foundation — but then I witnessed it firsthand in my own community.

I was exercising at my local YMCA when I noticed a steady stream of older people heading into a meeting room. It was such a large crowd, and I was curious enough to ask what was happening. It turned out AARP Foundation was sponsoring a lunch for seniors. I was surprised — and impressed — and got in touch with AARP Foundation to learn more about their work for low-income seniors.

I've been supporting AARP Foundation ever since. As a member of the Muslim community, my faith compels me to donate a substantial portion of my savings to help people in need. Philanthropy has always been a part of how I live my life. I consider my choices very carefully

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before I decide to contribute to an organization — and I knew that I wanted to support the work of AARP Foundation and their efforts to end senior hunger.

It's sad that so many older people in this country don't have enough to eat or can't meet their living expenses. To help them, I donate to AARP Foundation through my donor advised fund. It's really simple to make my gifts to AARP Foundation and other charities from the fund. Plus, donating through my donor advised fund helps me

budget better and plan my tax deductions.

I have been fortunate to have a good life and it gives me great satisfaction to be able to help other seniors who are struggling. I contribute to AARP Foundation whenever I can; it feels good to give to those in need. ■

Dr. Abdus Saleem is a retired pathologist and hematologist who supports seniors in his community in Texas

With Experience Corps, Seniors Help Kids Become Better Readers

The Boys & Girls Club in Southern California offers video games, sports, decks of cards. But the children lined up against the wall aren't waiting to use the Xbox. They're waiting for their next session with AARP Foundation Experience Corps — a program that pairs volunteer tutors over the age of 50 with kids who are struggling to read at grade level.

The Southern California program launched in 2014, with tutors working closely with classroom teachers to help students advance their reading skills. As Experience Corps has grown and developed, AARP Foundation has worked with literacy experts to improve the outcomes for children. Today, this high-quality, research-based program is reaching 30,000 children across the country.

But that's not all. It's also a wonderful way for seniors to give back during their retirement years and stay connected to their communities. More than 2,000 Experience Corps volunteers across the country continue to contribute to a brighter future for all of us.

"We've invested in research to improve success for students," said Keanne Henry, vice president of AARP Foundation Experience Corps. "The improved curriculum enables volunteers to know exactly what they are supposed to do at any given time."

This focused approach also ensures consistency across each of the program's 22 locations. "For the students, that level of predictability is important," said Henry. "They know what to expect, and they understand when they are progressing."

In each session, students practice literacy skills, read aloud, and take part in friendly conversation with their tutor. Students improve their reading ability and develop confidence that improves their success in school.

Once a child is able to read a book fluently, that book is theirs to keep. In this way, AARP Foundation is also helping children develop home libraries to spark a lifetime love of reading. That's a powerful impact — and it's all made possible by generous and caring AARP Foundation donors. ■





We Appreciate Your Gift of Securities

Stocks and mutual funds make up a valuable portion of many people's savings, and it can be exciting to see your investment grow over the years. But that growth isn't free — and the tax bill on your capital gains when it's time to sell your stocks can be shocking.

If you are already planning on donating to a charity such as AARP Foundation, consider donating appreciated securities such as stock or mutual fund shares. Donating appreciated securities may help you save on taxes and accomplish more with your charitable dollars.

How You Benefit

- You bypass capital gains tax on the appreciation of the assets if you have owned them for more than one year.
- The full value of your asset goes directly to supporting low-income seniors right away.

- You may receive a charitable income tax deduction, if you itemize your deductions.
- Plus, you can use appreciated securities to fund a gift that provides you or a loved one with income for life.

If you want to hold on to your investments just in case you need them later, you still have options. Naming AARP Foundation as a beneficiary of your brokerage account is a simple way to provide help to seniors in need after your lifetime.

Many of our donors tell us how good it feels that their funds are making a difference for struggling seniors. If you would like to learn more about how a gift of appreciated securities can benefit you and AARP Foundation, we are here to help. Please return the enclosed form to request our free, no-obligation brochure, or contact us at 1-800-775-6776, option 6, or by email at legacy@aarp.org. ■

Save on Taxes Even If You Don't Itemize

If you are over age 70½, you can make tax-free donations to qualified charities, such as AARP Foundation, directly from your individual retirement account (IRA). This type of gift satisfies your required minimum distribution and, because the funds go directly to charity, you don't have to pay taxes on the distribution.

It's a great option because you enjoy benefits even if you don't itemize your deductions. For more information about this tax-smart way of giving, please contact us at 1-800-775-6776, option 6, or email us at legacy@aarp.org. ■



We're Here to Help



Heather Sherman

We are happy to answer any questions you may have about a gift that pays you back, or about leaving a gift in your will, trust, or other estate planning documents. Please call us at 1-800-775-6776, option 6, or email us at legacy@aarp.org for more information about how you can make the lives we touch a part of your lasting legacy.



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Erica Shockley



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Clara Chiu

The information provided in this material is presented solely as general educational information and is not intended to be a substitute for professional estate planning or legal advice. As the laws regarding the validity and enforcement of wills or living trusts vary from state to state, you should seek the advice of your tax advisor, attorney, and/or financial planner to make certain a specific gift under consideration is compatible with your financial goals and needs and your estate plan. It is important to seek legal counsel in preparing these instruments. Any tax information contained in this document is not intended to be used, and cannot be used, to avoid any penalties imposed under the Internal Revenue Code.

If You've Got It, Use It!

If you have money set aside in a donor advised fund (DAF), don't let it just sit there. Put it to work to help struggling seniors today.

A gift to AARP Foundation from your giving account offers many rewards:

- It's fast and easy.
- It helps those in need right away.
- It feels good to make a difference in someone else's life.

You can make a gift from your donor advised fund by using the DAF Direct widget on our website at www.aarpfoundation.org/DAF. ■



Sample Language

To include AARP Foundation in your will, you may wish to share the following language with your estate-planning attorney:

"I hereby devise and bequeath [insert a sum, percentage, specific property, or residue/remainder] to AARP Foundation, federal tax ID #52-0794300, a nonprofit corporation in the District of Columbia, for its unrestricted charitable use and purpose *OR* endowment."