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“I Give Because It Is Right”

John Fairval, AARP Foundation Donor

Life, from beginning to end, is a fascinating thing. I have been lucky to live what I consider an interesting life. I was born in France, and came to America after three years of serving in the French armed forces. My wife had a job with the United Nations in New York, and we moved there together. I started in the U.S. by washing dishes in restaurant kitchens, then taught, then worked for the media as a photojournalist. It doesn’t matter how you pay the bills—if you observe things all the time you gain knowledge and lead an interesting life.

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I have three charitable gift annuities with AARP Foundation because I see it as a good gesture, an investment in humanity. It allows me a steady income that helps me live my life, and the rest goes to people helping others. It is, I think, a beautiful thing.

John has been supporter of AARP Foundation since 2003. He lives in Florida and is proud to be a member of the AARP Foundation Legacy Society.

Make the Most of Your Retirement

The IRA Rollover Is Now Permanent

At the end of 2015, the president signed into law a provision allowing people over age 70 ½ to make tax-free donations to qualified charities, such as AARP Foundation, directly from their Individual Retirement Accounts (IRAs). 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.

A Place at the Table for Senior Nutrition

Lasting Legacy

Securing Your Future, Making Your Mark

FALL 2016
Receive Income and Save Taxes With a Charitable Gift Annuity

With low returns on fixed income investments, there has never been a better time to give to AARP Foundation and receive a stable income for the rest of your life. It’s as easy as 1, 2, 3. Gift annuities are one of the most popular kinds of legacy gifts, perhaps because they are so simple and flexible. Even The Wall Street Journal has promoted the benefits, saying “It’s a good gift and it’s a responsible choice.”

Five Ways You Benefit

1. **Enjoy Attractive Payment Rates.** Charitable gift annuity rates continue to be extremely attractive during this time of frequent market fluctuations. Rates depend on the age of the beneficiary and whether the annuity benefits one person or two.

2. **Lower Your Taxes.** Charitable gift annuities offer a charitable income tax deduction in the year you make your gift. And if you create your gift annuity using appreciated stock or mutual fund shares, you can also save on capital gains taxes.

3. **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. This is a creative way to meet the long-term financial needs of a spouse, family member, or friend.

4. **Receive Payments That Never Go Down.** Your payment rate is based on your age at the time you establish your gift annuity. AARP Foundation gift annuities are ideal for supporters age 60 and older. Your payments will never change, regardless of market fluctuations or how long you live. And your payments are guaranteed and backed by all available assets of AARP Foundation.

5. **Expand on Your Compassionate Legacy.** A charitable gift annuity with AARP Foundation allows you to leave a legacy of hope for vulnerable seniors, for generations to come.

To help you determine if a charitable gift annuity is right for you, we are offering our free brochure, *Prepare for a More Secure Tomorrow. Simply return the enclosed reply form to request your copy today.*

**Charitable Gift Annuity Rates:**

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<th>Age</th>
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<tr>
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AARP Foundation adheres to the rates set by the American Council on Gift Annuities. Rates subject to change.

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**A Preview of Your Benefits**

A charitable gift annuity provides income for life at a rate determined by your age, in addition to an immediate charitable income tax deduction. Here’s an example:

**Donor Age:** 85
**Donation Amount:** $20,000
**Annuity Rate:** 7.8%
**Annual Annuity Payment:** $1,560
**Charitable Deduction:** $11,085

*Assumes a 1.8% IRS discount rate. Deductions vary based on income earned.

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**Helpful Hints: Five Tips for Sandwiched Caregivers**

By Amy Goyer

The “sandwich generation” is traditionally defined as those who have a living parent and are either raising a child under age 18 or supporting an adult child. Of course, most caregivers are sandwiched between multiple responsibilities. But there are a few things we can do so we’re not crushed under all the layers of our sandwiched lives. Some suggestions:

1. **Protect your own identity.** What is the unique combination of interests and skills that makes you “you”? Find ways to incorporate the things you’re passionate about into your life, even while you’re caregiving.

2. **Reprioritize.** We may set daily, weekly, and big-picture priorities, but with so many demands on our time, we have to remain flexible and reprioritize as circumstances change.

3. **Get organized.** There are only so many hours in the day and only so much of ourselves to spread around. You don’t have the luxury of wasting a single minute. Not naturally organized? That’s okay, you can learn! Consult a professional organizer for help.

4. **Accept help.** You’re not a superhuman—no one can deal with all these layers of responsibilities alone. Get help with caregiving as well as with your own tasks—things like work, cleaning, and shopping.

5. **Keep filling your own tank.** Every responsibility requires emotional and mental energy. Consider a variety of ways to relax and decompress to refill your energy tank so you can keep going.

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**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 non-profit corporation in the District of Columbia, for its unrestricted charitable use and purpose.”
Receive Income and Save Taxes With a Charitable Gift Annuity

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It’s as Easy as 1, 2, 3
Gift annuities are one of the most popular kinds of legacy gifts, perhaps because they are so simple and flexible. Even The Wall Street Journal has promoted the benefits, saying “It’s a good way for a donor to get an upfront tax deduction, to help the charity you care about and get a predictable stream of income for the rest of your life.” Here’s how it works:

1. You make a donation to AARP Foundation (our minimum is $10,000) and complete some paperwork;
2. We provide 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 for your gift; and
3. You have the satisfaction of making a gift that benefits you now and supports struggling seniors after your lifetime.

Five Ways You Benefit

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INSIDE: Caring for Others-Securing Income for Life-Health Eating for Older Adults