

Lasting Legacy



Securing Your Future, Making Your Mark

Summer 2017

“AARP Foundation Helps People Like Us” *Stephen Franco, AARP Foundation Donor*



Stephen Franco

When you work with seniors all day, live with seniors, and are a senior, supporting AARP Foundation is an obvious decision. You see their good work in action. And you understand how important it is to have them fighting for you.

I'm 66 years old, and I run the front desk at a senior day center in New York City that serves more than 1,800 low- and middle-income seniors. I also live there. So when I say I have thousands of examples of why AARP Foundation is important, it's no exaggeration.

There are a number of charitable organizations whose missions seem very long-term and abstract. With AARP Foundation, I can see their work in action

every single day. I've used their Tax-Aide service for several years. And I can take you down the hall and introduce you to seniors who struggle with poverty, hunger, and housing—the issues that AARP Foundation is focusing on.

I always tell people, AARP Foundation helps people like us. They listen to what our needs are, and they respond. That's why I decided to make the Foundation a beneficiary of my retirement account. It was very easy to do, and it makes me happy to think that my contribution will help take care of older men and women when they most need it. ■

Stephen Franco has been a supporter of AARP Foundation since 2001. He lives in New York and is proud to be a member of the AARP Foundation Legacy Society



An Easy Way to Improve Lives

Do you want to know one of the easiest ways to leave money to the people and charities you love? Simply name them as beneficiaries of your retirement plans and other financial accounts. Why? Because funds from these accounts pass directly to your beneficiaries and do not require a will.

All it takes is your signature on a beneficiary designation form. Forms are typically available on the account website or by calling the customer service number on your statement. And the best part is, you remain in complete control of your assets during your lifetime—and are never locked in. If your circumstances change, you can make adjustments to your beneficiaries at any time.

Plus, financial experts agree that donating retirement assets to charity is one of the smartest ways to give. You see, retirement accounts left to anyone other than your spouse are taxed twice—as income and as part of your estate. However, charities like AARP Foundation are tax-exempt so the entire amount goes to the charity. That's why many people choose to leave retirement assets to a charity and leave other, less tax-burdened assets to their family and friends.

If you decide to name AARP Foundation as a beneficiary of a brokerage account, retirement plan, or other account, we hope you will let us know. We would love to have the chance to say thank you! ■

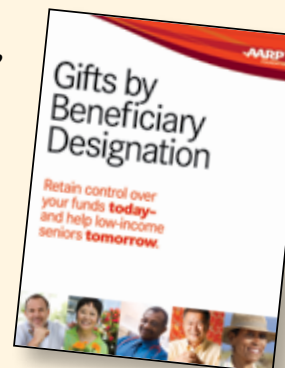
Sign Your Name, Make Your Mark!

The following accounts can be donated to AARP Foundation, simply by signing your name to a beneficiary designation form. It's an easy way to make your mark on the world for generations to come.

- Funds from an IRA, 401(k), or other qualified retirement plan
- A fully paid life insurance policy
- Certificates of deposit
- Bank accounts (checking, savings)
- Brokerage accounts
- Contributions remaining in a donor-advised fund

Simply request a beneficiary form from the account manager and list AARP Foundation as the beneficiary. You will also need our tax id number, which is 52-0794300.

For more information about naming AARP Foundation as a beneficiary of an account, please return the enclosed form to request your copy of our free publication, *Gifts by Beneficiary Designation* or call us at 1-800-775-6776, option 6.



Spring's Antiaging Foods

5 healthy edibles you should be devouring now

by Shelley Emling

Everyone grows older, but there is a way you can add years to your life: Make smarter food choices. Indeed, the following five fruits and vegetables are the best antiaging edibles the season has to offer. They will not only make you feel better, but they may help you look better, as well. Happy spring!

1. Beets: Sworn beet haters take notice. This ruby gem boasts so many healthy benefits, it absolutely has to find a way into your shopping cart, whether or not you like its earthy flavor. A fiber-rich food, beets contain an amino acid called betaine that can help lower your blood pressure, reduce your risk of inflammation, and help prevent and reduce the accumulation of fat in the liver. Win-win-win. When it comes to aging, beets contain powerful antioxidants that help keep skin supple and youthful and carotenoids that can ward off the macular degeneration that occurs as you grow older.

2. Asparagus: Asparagus not only boosts heart health, thanks to its vitamin K (which prevents blood clots), but this succulent vegetable also contains a special antioxidant called glutathione that's believed to help slow down the aging process. What's more, the veggie's other key vitamins, B9 and B12, may help ward off cognitive decline. Indeed, a study from Tufts University found that older adults with higher levels of folate and B12—which is harder to absorb as you age—performed better on cognitive tests than those with lower levels. If that weren't enough, asparagus is also rich in lycopene, which has been found to protect the prostate and help lower the risk of prostate cancer.

3. Carrots: Carrots are rich in beta-carotene, which actually gets its name from the classic vegetable. The body converts this beta-carotene into vitamin A, which in carrots is called retinol, an ingredient found in many antiaging creams. Along with being good for your skin and hair, vitamin A helps support your immune system, preserves good vision and may help fight cancer.

4. Strawberries: This delicious fruit (especially in spring and early summer) is an excellent source of vitamin C, which is thought to help lower cancer risk. In addition, the alpha hydroxy acid in strawberries helps get rid of dead skin cells, making skin look more youthful. Indeed, a study by MCP Hahnemann University School of Medicine in Pennsylvania found that treatments with alpha hydroxy acids might reverse the signs of aging. Strawberries also are high in fiber and help balance blood sugar, and the polyphenols they contain support immunity and healthy cell renewal.

5. Radishes: Radishes don't generally spring to mind when one thinks about healthy superfoods in the same way as kale might. But this root vegetable has a lot to brag about. Acting as a major detoxifier, it contains a long list of healthy nutrients—everything from folate to copper to potassium to magnesium. Studies have shown that radishes fight cancer while getting rid of all those nasty toxins in the liver. If that weren't enough, they have vitamins A, C and K, which boost cell production and repair. A study found that treatments with alpha hydroxy acids might reverse the signs of aging. Strawberries also are high in fiber and help balance blood sugar, and the polyphenols they contain support immunity and healthy cell renewal. ■



Save Taxes and Make a Difference

If you are over age 70 ½, you can make tax-free donations to qualified charities, such as AARP Foundation, directly from your Individual Retirement Account (IRA). This donation can satisfy your required minimum distribution and you don't have to pay taxes on the distribution. 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.

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."



Home Today, Home Tomorrow: Developing Solutions to Let Seniors Age in Place



Most people hope to grow old in the comfort of their own home.

However, while our houses may meet our needs right now, the slightest change in circumstance could make our living spaces challenging, isolating, or even dangerous.

AARP Foundation has been at the forefront of conversations to ensure that newly designed homes are more safe, practical, and accessible for aging in place. But there are still more than 100 million existing homes in the United States that also need solutions to accommodate aging residents.

That's why AARP Foundation worked with AARP, Home Matters, Wells Fargo, Home Depot, and Dwell Magazine to hold the "Home Today, Home Tomorrow" Design Challenge in 2016. Groups from across the country were invited to submit plans to transform a home in Memphis, TN, with affordable yet innovative solutions to

allow older Americans to continue living at home.

By publicizing the competition, we also increased awareness about the growing need for innovative housing solutions for seniors. Across all of the contest entries, we saw a number of creative ideas for how a person can make their space better for aging in place. Adding lever switches for appliances can give an older person more independence in what they are able to do in their home. Roll-in showers allow for easy wheelchair access. These are all ideas that can increase safety and accessibility in any house, in any part of the country.

In February, the remodeled home was completed and given to a retired Army veteran, Walter Moody, and his family. The winning design will also be used as a model for other AARP Foundation projects in communities all across the country. ■

We're Here to Help

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



Heather Narvaez



Sharman Greber



Rob Drucker



Marva Thomas

Our Vision: A country free of poverty where no older person feels vulnerable.

Poverty isn't a part of the American Dream. But for a startling number of older adults, it's a fact of life. AARP Foundation is disrupting the status quo and advancing bold solutions to the fundamental challenges that stand in the way of happier, more secure lives for seniors.

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.