

Lasting Legacy



Securing Your Future, Making Your Mark

Summer 2018

“We’re All In This Together” AARP Foundation Donor Jane Caminis

As a meal delivery volunteer for more than a decade, I saw the need for AARP Foundation’s work first-hand. I’ll never forget one woman I met when I was volunteering in New York City. She was a lovely Irish woman who had been a nanny for many years. When she retired, she had very little money and no retirement benefits. She often asked me to run down to the store to buy her bread. I realized she was hungry, almost to the point of malnutrition.

I was glad to be able to help and she has stayed in my heart all my life. Isolated seniors like her are the reason why I support AARP Foundation. It means so much to me that the Foundation works to end senior poverty and address the isolation crisis for older adults.



I’ve been fortunate in my life, and I think we all want to give back where we can. When I needed to update my will, I made an appointment with a lawyer and decided to leave a number of gifts to organizations close to my heart — including AARP Foundation.

It felt fabulous to finish the process. I have such peace of mind knowing that I’m helping take care of other people and the causes I cherish.

I’ve seen so many older people in my lifetime who don’t have the means to provide for themselves adequately. They’re retired, living alone, worrying about money — and they often feel invisible. AARP Foundation is making their lives so much better. We’re all in this

together. And we have to take care of each other. ■

Jane Caminis retired from her career in finance and lives in Sarasota, Fla., with her two dogs, Bailey and Julia. She has been a devoted volunteer with animal rescue organizations and Meals on Wheels, and has been a supporter of AARP Foundation since 2012. We are deeply grateful for Jane’s decision to leave a gift to AARP Foundation in her will.

Trust Us: Have a Plan

Many people think that estate planning is only for rich people, or that they don't need to worry about it until they're "old." But planning for the future is important for everyone, regardless of age or income. Planning today helps ensure you have the resources you need during your life, and that you'll be able to provide for your loved ones and the causes you care about in the future.

Even if you have a will, estate attorneys recommend reviewing and updating your will every two years. As circumstances in your life change, your plans may need to be adjusted. In some cases, a simple amendment, called a codicil, may be used to indicate your changes without the need to create an entirely new will.

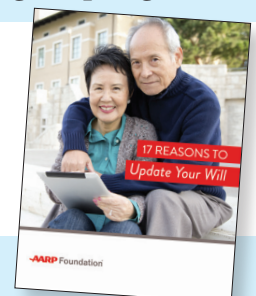
After all, your future —and your family's — is too important to be left to chance. Taking time now to plan how you would like your resources to be shared can save your loved ones a lot of heartache later.

Having an up-to-date will is the best way to make certain your plans are carried out exactly as you wish. Request your free copy of **17 Reasons To Update Your Will** today by returning the enclosed reply form or by visiting giftplanning.aarp.org. ■

To determine if now is the time to create or update your plans, use this short checklist:

- | | | |
|------------------------------|-----------------------------|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Has it been three or more years since you last reviewed your plan? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you retired, changed jobs, or made changes to your retirement plan? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you recently sold a business or property? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Has there been a birth or death in your family? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have your children reached adulthood (age 18)? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Has your health or the health of a loved one changed? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Has your marital status changed? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you recently moved to another state? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have the circumstances of your executor or beneficiaries changed? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you decided to leave a gift for a favorite charity in your plan? |

If you answered "yes" to any of the questions on this checklist, it's time to create or update your plan. For additional information, we're glad to provide you with a complimentary copy of **17 Reasons To Update Your Will**. Request your copy by returning the enclosed reply form or by visiting giftplanning.aarp.org.





Helpful Hints: How to Stay Connected As You Age

Many of the normal things that happen as we grow older — hearing loss, the deaths of spouses, partners and peers, impaired mobility — put us at increased risk for isolation and loneliness.

The good news is that with greater awareness, we can take steps to maintain and strengthen our ties to family and friends, expand our social circles, and become more involved in the community around us.

These tips can help:

- Nurture and strengthen existing relationships. Ask people over for coffee, or invite them to join you for a trip to a museum or a movie.
- Schedule a time each day to call a friend or visit someone.
- Use social media like Facebook to stay in touch with long-distance friends, or write an old-fashioned letter.
- Stay physically active and include group exercise in the mix, like joining a walking club.
- Take a class to learn something new and, at the same time, expand your circle of friends.
- Volunteer to deepen your sense of purpose and help others.
- Visit your local community wellness or senior center and become involved in a wide range of interesting programs.
- Check out faith-based organizations for spiritual fulfillment and participate in activities and events.

When you make an effort to connect to others, everyone benefits — because when we connect, we thrive.

For more ideas about how to grow connections, visit connect2affect.org. ■

Save on Taxes and Make a Difference

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 taxes. 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. ■



Housing for a Changing America

Housing is at the heart of everyone's well-being, and creating access to livable, healthy and affordable senior housing is central to AARP Foundation's mission. Unfortunately, many housing options in the U.S. today are not suitable or safe for the



Housing exhibition photo by Yassine El Mansouri

growing number of older adults. By 2030, one in five people in America will be 65 or older. They're going to need new housing options that can support them even as their physical and cognitive abilities decline.

Today, more than 19 million older adults live in housing that doesn't provide them the best opportunity to live independently. The majority of people over 65 say they want to age in their homes, and yet only about 1 percent of existing housing is equipped to meet the needs of seniors.

With funding from AARP Foundation, an exhibition at the National Building Museum in Washington, D.C.,

seeks to offer new solutions. *Making Room: Housing for a Changing America* showcases the latest advances in home design and inspires architects, policymakers, developers, planners and the general public to create living spaces that adapt as their owners age.

The centerpiece of the exhibition is "Open House," an interactive, 1,000-square-foot living space installed right in the exhibition gallery. Visitors can walk through the stylish, convertible dwelling and see how it can be adapted to suit three different types of families: roommates requiring their own spaces, a multigenerational extended family, and a retired couple aging in place.

At AARP Foundation, we know that the healthiest communities are inclusive of all members, including older adults. *Making Room* shines a spotlight on our nation's senior housing crisis and introduces solutions that will allow seniors to age in place safely. ■

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 Sherman



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.

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 OR endowment."