

# Lasting Legacy

## Securing Your Future, Making Your Mark

Summer 2019

### Walking the Walk *By Clara Chiu*

**W**hen I was caring for my parents through cancer, heart disease and kidney failure, I had so many questions. Am I doing enough? Am I doing too much? Are these good medications? And so on.

Now, I'm proud to work for the organization that provides the tools, information and programs to help all daughters and sons do a better job taking care of their aging parents — AARP Foundation.



Clara visiting with a donor

and Dad both passed away at 65 years young, and ended up dying within six months of one another. I was 40 at the time.

Looking back, I know our family was fortunate. My parents weren't rich, but they had enough to take care of their needs. Even still, it was really, really hard. It pains me to know that many low-income seniors are not able to age as gracefully, in a comfortable home with loved ones.

Leading the caregiving for my parents, Steve and Debbie, was the most difficult and influential experience of my life. My parents' care became my obsession. We integrated every health and

healing modality: western, eastern, energy healing and offerings to the ancestors.

I made sure that they were never alone and orchestrated a creative menagerie of support. Mom

That's why I consider it such a high honor to work at AARP Foundation and why I've left a gift to the Foundation in my will. It feels really good knowing that my gift will help other seniors who are not as fortunate as my parents for many years to come. That's a legacy I feel really proud of.

I get to live my values and be myself every day when I go to work at AARP Foundation. Now that I've made a meaningful future gift, I am even more invested in our work to build a world without senior poverty. ■

*Clara Chiu works for AARP Foundation as a philanthropic advisor and loves talking with our donors about their lives and their legacy.*



# Using Smart Technology to Reduce Senior Isolation

Isolation and loneliness are an epidemic among older adults — and prolonged isolation decreases physical health, mental well-being and overall quality of life.

The new AARP Foundation Connect2Affect Connected Communities™ program is putting technology to work to reduce isolation — and we're starting in senior housing communities. Why? Because social isolation increases when older adults move into senior housing and leave the neighborhoods they have known for many years.

Through this program the Foundation is partnering with senior housing organizations to provide free voice-activated devices to their residents. Imagine if this could happen in every senior community in the country.

Here's how it works. The property's resident coordinators load information into the system and engage savvy

residents to train others to use it. It saves the staff time because they can easily reach every resident with important announcements. And, most importantly, it encourages active and connected living and brings residents together. Ryan Elza is a social entrepreneur in residence at AARP Foundation and heads the social connectedness work. In a recent visit to a facility, he met a woman who had recently moved into a senior housing facility using the program. She told him, "I took part in the Alexa training class right after I moved in. It was a great way to meet some of my new neighbors. They also showed me how to add my doctor's appointments, set reminders, and how to call my daughter — hands free."

The program was piloted in five senior housing communities in Baltimore, Maryland and Washington, D.C. We will be expanding across the country, starting with New Jersey and Los Angeles, California this summer. By the end of 2021, our goal is to have 100,000 seniors using their smart devices to engage with their neighbors and lead healthier, happier and more connected lives. ■

Alexa, launch community hub.

Welcome back. Let's find you something fun to do!

Are there any events today?

There is a movie night tonight at 6:00 p.m. Would you like to register to attend?

Yes.

Done! Would you like me to set a reminder for you?

Yes.

At what time would you like the reminder?

5:00 p.m.

Is there anything else I can help you with?

Has the mail arrived today?

Yes, the mail has arrived.





## Leaving a Gift Feels Good . . . and Costs You Nothing Now

**E**ach of us wants to make a difference in the world, and often wonder how we can have a bigger impact. But we also worry about meeting the needs of our own families. At AARP Foundation, we understand that family comes first when you are planning how to distribute your resources. That's why we offer giving options that give you the flexibility to change your plans if situations change.

For example, you can leave a gift to AARP Foundation in your will, trust or by beneficiary designation. It's one of the simplest ways to make a meaningful impact on the lives of struggling seniors in the future and it costs you nothing now. You continue to enjoy the use of your assets during your lifetime and you are never locked in.

Many of our donors tell us how good it feels to know

they can continue helping struggling seniors even beyond their lifetime. You have many options when making your gift: you can designate a certain dollar amount, or a percentage; or even specify that anything left after your family is provided for will go to AARP Foundation.

The most important thing to remember about a gift in your will is that YOU remain in control throughout your lifetime. We understand that circumstances change, and you are free to adjust your plans at any time.

You can make a difference for generations to come. We are here to help you get started in creating or updating your will. Please return the enclosed form to request our free, no-obligation Personal Estate Planning Record Book or contact us by phone at 1-800-775-6776, option 6, or by email at [legacy@aarp.org](mailto:legacy@aarp.org). ■

## Save on Taxes Even If You Don't Itemize

**I**f 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](mailto:legacy@aarp.org). ■



Form **1040** Department of the Treasury — Internal Revenue Service  
For the year Jan. 1–Dec. 31, 2017, or other year beginning on 12/31/17  
Your first name and initial  
joint return, spouse's first  
address  
**U.S. Individual Income Tax Return**  
AARP FOUNDATION 3



**Heather Sherman**

## We're Here to Help

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](mailto:legacy@aarp.org) for more information about how you can make the lives we touch a part of your lasting legacy.



**Sharman Greber**



**Rob Drucker**



**Marva Thomas**



**Erica Shockley**



**Kim Tobin**



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### Our Vision:

A country free of poverty where no older person feels vulnerable. AARP Foundation is tackling senior poverty by sparking bold, innovative solutions that help vulnerable older adults build economic opportunity and social connectedness. We seek out remedies that equip low-income older adults with the skills and resources to increase their financial stability and overcome existing or future crises.

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 nonprofit corporation in the District of Columbia, for its unrestricted charitable use and purpose *OR* endowment.”