



The American German Shepherd Dog Charitable Foundation, Inc. (www.agsdcf.org)

Many German Shepherd Dog people include The American German Shepherd Dog Charitable Foundation, Inc. in their wills. You may make a specific bequest, giving a fixed dollar amount or a specific piece of personal or real property. You may also leave a residuary bequest, naming The American German Shepherd Dog Charitable Foundation, Inc. to receive all or a percentage of the remainder of your estate after specific bequests have been fulfilled.

Items that pass outside of your will are described below.

When planning your will, remember that the full value of your estate (including pension funds, individual retirement accounts, life insurance, and the value of real estate) is considered when determining whether estate taxes will apply. Estate taxes can reach 45 to 55% in some circumstances, meaning more than half your assets may go to a government. Gifts to the Foundation, however, are deductible in determining the value of your estate and reduce your estate tax liability. For example, if a donor in part of his estate is subject to tax at the 50% rate \$250,000 can be saved in estate tax by making a \$500,000 bequest to the Foundation. Also, donations of retirement accounts (such as IRAs, 401(K)s or 403(b)s, will eliminate the income tax due if inherited by an individual.

How to include the Foundation in your Will:

You may include the Foundation in your will in a variety of ways. Keep in mind the provisions of wills are fulfilled in this order:

- 1) a specific bequest of a specific item or items, or piece of property;
- 2) a cash bequest of a specific sum of money, and;
- 3) a residuary bequest, which is taken from the remainder of your estate after specific and cash bequests are fulfilled.

The Heritage Society is comprised of individuals who have decided to improve the health of the German Shepherd Dog by making a Planned Gift to The American German Shepherd Dog Charitable Foundation, Inc. (AGSDCF)

Planned Gifts include:

- Making the AGSDCF a beneficiary of your will.
- Listing the AGSDCF as a beneficiary of a Trust.
- Making the AGSDCF a full or partial beneficiary of a Life Insurance Policy.
- Making the AGSDCF a full or partial beneficiary of your IRA, 401(K), or other Retirement Plan account.
- Making the AGSDCF a beneficiary of a Savings account or Certificate of Deposit using the institution's "Payable on Death" form. These three latter methods overrule what you may have in your will or trust.

By becoming a member of the Heritage Society, many people find they are able to make a larger gift on behalf of German Shepherd Dogs than they are able to make during their lifetime. Please

call our Planned Giving Officer, Peter Cacioppo, CFPR, 925-377-6416, CA time, for assistance in making your plans.

To make a bequest to the Foundation, you may use the following sample language (please note that this is an example only; you should work with your attorney to find language that is right for your purposes and appropriate for your state):

I give XXXX to The American German Shepherd Dog Charitable Foundation, Inc., a Wisconsin not-for-profit corporation with offices at 1401 South River Oaks Drive, Mahomet, IL 61853.

This gift is made to help further the objectives and purposes of The American German Shepherd Dog Charitable Foundation, Inc. The web page is www.agsdcf.org.

It is important to include our web page address as it will always have our current address.

AGSDCF is a federal and state recognized 501(c) (3) charity to which tax deductible contributions can be made. AGSDCF is audited by a CPA firm and carries Director and Officers Liability Insurance.

For more information about including the Foundation in your will, contact your attorney or legal advisor, or call the Foundation directly at 925-377-6416. Please also notify the Foundation if you have included the Foundation in your will so that you will be listed in our annual report.