

# LEGACY NEWS

Estate Planning & Financial News for Friends of Guide Dogs for the Blind

SPRING 2021

## PART OF THE FAMILY

Like many Guide Dogs for the Blind (GDB) supporters, Donna and her mother, Marjorie, were drawn to GDB because of their love of dogs. Not surprisingly, when they moved to California in the mid 80s from upstate New York, they brought three dogs with them, two Labs and one Shepherd. Donna remembers while growing up there was always a dog or two in the family.



Donna and Marjorie O'Connor

That was the beginning of a long, fruitful relationship with Guide Dogs for the Blind. After the lunch, they requested more information about estate planning gifts. Since Donna was single and her mother was widowed, Donna said it made complete sense to name an organization like Guide Dogs for the Blind as a beneficiary of their trust. They were now officially part of the GDB family!

They stumbled upon Guide Dogs for the Blind 22 years ago when they saw an ad in the local paper advertising GDB's Annual Holiday Luncheon in downtown San Francisco. As Donna recalls, "it looked like fun. We wanted to know more about an organization that involved dogs in their mission in such a unique way."

By coincidence, they were assigned to one of the Legacy Society tables and sat next to Tom Horton, International Director of Planned Gifts. They had no idea what the Legacy Society was, and as they talked with Tom and other individuals at the table, they learned it was a recognition society to honor individuals who had named GDB in their estate plans.

Soon, they began attending graduations and Legacy Society events, where they learned more about the other side of the harness, namely how these amazing dogs help transform the lives of those who are blind or visually impaired. As Donna says, "the graduations were such a great cause of joy where the organization's incredible mission really came alive for us."

Donna and Marjorie even adopted a career change dog *Hanley*, a Lab cross who lived to the ripe old age of 15½. They remained in contact with *Hanley's* puppy raiser from Arizona who *Hanley* remembered during a visit many years later.

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# PLANNING FOR TOMORROW

Life can be complicated, and once you feel you have it sorted out, it's apt to change. Creating an estate plan that offers financial security for you and your loved ones and reflects your ongoing desires doesn't have to be complex.

Each of us makes a difference in the lives of those around us, especially the individuals we care about most. And although we might not like to think about it, we all need to consider what would change for the people who depend on us if we weren't around. What would our spouse, children, grandchildren, parents, siblings, close friends, and even our pets be left with in our absence?

Through your will or living trust, you can plan for the future well-being of your loved ones by providing for your spouse, children, grandchildren, parents, siblings, and friends. Your plan can also include gifts to a different kind of "loved ones"—charities you believe in and support, like Guide Dogs for the Blind.

You can give:

- A specific **amount**
- A particular **property**
- A **percentage** of your estate
- **The residue**—whatever remains after all other loved ones have been provided for.

We are available to provide more information to you and your advisors about including GDB in your plans. Simply contact us.



## If you are considering making a gift to Guide Dogs for the Blind through your estate...

...we sincerely thank you and would like to welcome you to the **Legacy Society**. You can share this information with your legal counsel:

**Our Federal Tax I.D. Number:**  
94-1196195

### Bequest Language:

"I give \$\_\_\_\_\_ (or \_\_\_\_ % of the residue\* of my estate [or trust]) to Guide Dogs for the Blind, Inc. of San Rafael, California, for its general purposes."

Canadian Residents: please contact us for language and identification information specific to Canada.

\*"Residue" refers to what remains after specific bequests, taxes, settlement costs, and debts are satisfied.

## PART OF THE FAMILY *continued from Page 1*

Though Marjorie passed away eight years ago, Donna continues to be an active ambassador and supporter of Guide Dogs for the Blind. She is passionate about GDB and tells everyone she meets to get involved and go to a graduation when the campus reopens to visitors. She also recommends our life-changing services to friends who are blind or visually impaired.

"Guide Dogs for the Blind feels so fortunate that Donna and Marjorie responded to that newspaper ad all those years ago and chose to make GDB part of their family," says Tom. "It's been a wonderful partnership."

## OTHER WAYS TO INCLUDE GDB IN YOUR PLANS

It is important to have an up-to-date will so your wishes for the future distribution of your property can be carried out. When you consider your overall preparations, however, don't forget about the assets whose distribution aren't controlled by a will.

**Life insurance.** When you complete the paperwork for a life insurance policy, you choose the beneficiary of that policy. The proceeds from your policy will be paid to the beneficiary recorded on your forms, regardless of the conditions listed in your will. After you have provided for your heirs, this could be a good place to add your favorite charitable organization, such as Guide Dogs for the Blind, as a beneficiary or to receive all or a percentage of these funds.

**Retirement plans.** Here again, the beneficiaries you list in the original or modified documents will receive any assets from your retirement plans, such as a 401(k) or an IRA. If there are changes in your family or financial situation, it is essential that you review beneficiary designations as well as the other details in your estate plans. Since retirement plan assets can be heavily taxed if left to heirs, you may want to consider leaving all or a portion of these funds to charity while leaving other assets to loved ones.

**Donor advised funds.** Donor advised funds (DAFs) are a great way to give now, allowing you to separate the decision about when to give, from whom to give to, and, in many cases, to get expert advice about giving. Many people have not given much thought to what will happen to their DAFs in the future. What have you decided about future disposition/designation? Designating GDB to receive a distribution from a terminating DAF or to be a beneficiary of a charitable distribution, is a great way to make a bequest without affecting other estate plans.

## STAYING CONNECTED



### Join Us for Our Virtual Canine Heroes Gala!

Be our guest at our virtual Canine Heroes Gala on Sunday June 6, at 5 pm PT from the comfort of your own home.

The event is free of charge, and all pets are welcome!

Register now at [guidedogs.com/events](https://www.guidedogs.com/events) and login on June 6 to enjoy inspirational stories, fundraising and lots of puppies! **Sign up by May 1**, and you will automatically be entered into a drawing for a \$100 gift certificate to the GDB gift shop.

We hope to "see" you on June 6! If you are interested in sponsoring the event or if you have any questions, please contact Special Events Manager, Debi Morgen at [dmorgen@guidedogs.com](mailto:dmorgen@guidedogs.com).

### Attend Our Virtual Estate Planning Seminar

#### Six Ways to Help Guide Dogs for the Blind by Incorporating Charitable Giving Into Your Estate Plan

Learn about estate planning options that could help GDB and your heirs at the same time! Featuring GDB's International Director of Planned Gifts, Thomas F. Horton, Esq.

**Wednesday, March 31, 2021**

**Noon PT/1 pm MT/2 pm CT/3 pm ET**

**Learn more and register at [guidedogs.com/plan](https://www.guidedogs.com/plan).**



**Guide Dogs  
for the Blind**

P.O. Box 151200  
San Rafael, CA 94915-1200



*Harnessing the power of  
partnership—connecting  
people and guide dogs,  
at no cost.*

[guidedogs.com/planned-giving](http://guidedogs.com/planned-giving)



## Contact us:

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The purpose of this publication is solely educational, namely to provide general gift, estate, financial planning, and related information. It is not intended as legal, accounting or other professional advice, and you should not rely on it as such. For assistance in planning charitable gifts with tax and other implications, the services of appropriate and qualified advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Consult a tax and/or accounting specialist for advice regarding tax and accounting related matters. © Copyright 2021 by Sharpe Group. All Rights Reserved. NXXX-21

## A MEANINGFUL GIFT WITH BENEFITS

Have you ever wished you could do more to help partner qualified guide dogs with people who are blind or visually impaired? Is there a loved one you would like to provide a lifetime income for? Do you have assets that have increased in value but do not yield as much income as you would like? If you answered “yes” to one or more of these questions, consider a charitable gift annuity.

While many of our friends have established gift annuities to benefit themselves and their spouses, annuities can also be used to provide a supplemental income for a parent, sibling, long-time employee or even a friend. The process is easy. See the chart for sample rates.

A charitable gift annuity provides payments for the lifetime of the annuitant and creates a special gift that will benefit GDB. Your gift dollars do double duty—helping you reach both your financial and charitable goals at the same time!

Return the enclosed envelope or contact us for a personalized illustration, in confidence and with no obligation.

### Sample Gift Annuity Payment Rates

<i>Selected Rates for One Person</i>		<i>Selected Rates for Two People of the Same Age</i>	
Age	Rate	Ages	Rate
90+	8.6%	90/90	8.2%
85	7.6	85/85	6.5
80	6.5	80/80	5.4
75	5.4	75/75	4.6
70	4.7	70/70	4.2

*For illustrative purposes only.  
Please ask for current benefits and  
rates for other ages.*