

Purposeful Planning

Gwen and Wally Sellers

Gwen Gallagher Sellers was a woman ahead of her time. Born in the 1920s, in an era when women were typically not expected, or allowed, to attend college, Gwen earned a master's degree in education from Columbia University. She married the love of her life, Wally Sellers, and had a career as an educator in New York City. Wally and Gwen lived busy, rewarding lives filled with professional success, close family ties, enriching travel, volunteer work, and enjoyment of cultural activities such as the opera and theater.

Gwen was quiet about her Crohn's disease. It wasn't until Gwen's nephew, Mike Gallagher, took over as her caregiver on Wally's passing that he learned she was a patient. Indeed, Gwen and Wally were private people, who were committed to making a positive difference for others. Serving the community as a volunteer librarian after her retirement, Gwen never let her disease slow her down. Mike, whom Wally had asked to serve as executor of his estate, shared that during her lifetime, Gwen had received many letters from grateful parents, students, and teachers—individuals whose lives she touched through her guidance, support, and mentorship.

Wally and Gwen wanted to leave a legacy that would have an impact on organizations that had great personal meaning to them—one of which was the Crohn's & Colitis Foundation. As Mike shares, "Wally and Gwen felt strongly about wanting to make a difference, to do things that would be good for other people."

With their generous bequest to the Crohn's & Colitis Foundation, Gwen and Wally will have a lasting impact on individuals living with Crohn's disease and ulcerative colitis.



Gwen and Wally Sellers were passionate about doing work that would inspire and benefit others.

If you'd like to join Gwen and Wally in their commitment to the Foundation, we would be glad to help you plan a gift that fits your needs. Please contact Allison Coffey at 917-476-6511 or acoffey@crohnscolitisfoundation.org to begin your conversation.

Give From Your IRA



An IRA is an appealing way to save for retirement: Make a contribution and enjoy tax savings. But eventually, that tax bill comes due—when you take your annual distributions and again when you leave your assets to heirs. If you want to avoid the tax bite and make an impact on our mission, then consider a gift to the Crohn's & Colitis Foundation from your IRA.

Make Your Gift Today

If you're 70½ or older, you can use the IRA charitable rollover to make a tax-free gift to the Foundation. This law allows you to transfer any amount up to \$100,000 annually directly to a qualified charitable organization without paying income tax on the distribution. Additional benefits include:

- » You'll see the difference you're making today.
- » You pay no income taxes on the gift. The transfer doesn't generate taxable income or a tax deduction, so you benefit even if you don't itemize your tax deductions.
- » Your gift can satisfy all or part of your required minimum distribution.

Magnify Your Impact After Your Lifetime

Regardless of your age, you can give from your IRA by naming us as a beneficiary of your account. This is a great option for extending support from your IRA beyond your lifetime.

Here's how:

1. Decide what percentage you would like us to receive.
2. Contact your IRA administrator for a change-of-beneficiary form, or simply download a form from your provider's website.
3. Name the Crohn's & Colitis Foundation and the gift percentage on the form.
4. Return the form to your IRA administrator.
5. Let us know about your plans so we can thank you.



Make Sure Your Gift Counts in 2018!

If you have not yet taken your required minimum distribution for the year, your IRA charitable rollover gift can satisfy all or part of that requirement up to \$100,000. To ensure your gift qualifies for 2018, make the transfer by Dec. 31.

Whether you make your impact at the Foundation today or after your lifetime, your gift matters. Please contact Allison Coffey at 917-476-6511 or acoffey@crohnscolitisfoundation.org to discuss your plans.



Planned Giving:

Why It's Critical to Our Work

Planning for the future is always a good idea, no matter where you are in life. As an example, our Foundation relies on the foresight of those who include a gift to us in their financial or estate plans. These planned gifts can be made now to immediately support children and adults who are affected by Crohn's disease and ulcerative colitis or they can take effect in the future as a final way to leave your legacy.

Depending on the gift arrangement you choose, you can:

- » Feel secure about the future of your loved ones.
- » Maintain control of your assets for life.
- » Receive tax benefits.
- » Give more than you ever thought possible.

Here are a few popular planned giving options:

Gift of appreciated securities. If you've owned stock for more than a year, and it's increased in value, you may donate the stock directly to us. You may receive an income tax charitable deduction for the full fair market value of your gift when you itemize and eliminate capital gains tax.

Gift in your will or revocable living trust. This can be as simple as including a sentence in your will or living trust (see example on the back page). Because this gift doesn't go into effect until after your lifetime, your current budget isn't affected, and you can change your mind at any time.

Gift of retirement plan assets. By naming the Crohn's & Colitis Foundation as the primary beneficiary on the beneficiary designation form for a percentage of your account's final value, you can make a tax-wise gift to support us after your lifetime.



Call in the Experts

Discover the team players you need to create an estate plan that meets the needs of the people and causes that are close to your heart. Return the enclosed reply card to receive your FREE copy of **Build Your Best Will Planning Team.**

How One Sentence Can Change a Life

Remember Us in Your Will or Living Trust

What if all you had to do to ensure that the Crohn's & Colitis Foundation can help children and adults who are affected by Crohn's disease and ulcerative colitis for years to come is to write a simple sentence? Sound impossible?

Securing the future of our work and research really is as simple as one sentence. By including a gift to the Crohn's & Colitis Foundation in your will, you can support our mission tomorrow without giving away any of your assets today.

Use This Sentence

If you are ready to include a gift to the Foundation in your will, ask your attorney to add this suggested wording to the document:

I, (name), of (city, state, zip), give, devise, and bequeath (insert dollar amount or percentage of the estate or description of property) to the Crohn's & Colitis Foundation, Inc., a nonprofit corporation, tax identification number 13-6193105, headquartered at 733 Third Avenue, Suite 510, New York, New York 10017 for its unrestricted general use and purposes.

Including the Foundation in your will is a popular gift to give because it is:

- » **Affordable.** The actual giving of your gift occurs after your lifetime, so your current income is not affected.
- » **Flexible.** Until your will goes into effect, you are free to alter your plans or change your mind.
- » **Versatile.** You can give a specific item, a set amount of money, or a percentage of your estate. You can also make your gift contingent upon certain events.

Every gift begins with an important question: How can I make a difference in the lives of others? If you have any questions about leaving a gift in your will to the Crohn's & Colitis Foundation, please contact us.



Crohn's & Colitis Foundation

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