



FRIENDS OF THE ARMY

ESTATE AND FINANCIAL PLANNING IDEAS

Estate Planning Made Easier

“I don’t need estate planning; I’m not rich enough to own an estate.”

Those words are repeated often enough that they cause professional advisers to stop and ponder how well the estate planning process is understood by the average person.

Most people want to make the most efficient use of their assets during life, and then leave legacies to heirs or worthwhile causes at death, with a minimum of “shrinkage” from taxes, probate or other costs.

Maximizing these objectives requires a plan – generally a written plan. In a practical sense, the process consists of accumu-

lating, transferring and distributing an individual’s property so as to meet that person’s financial objectives during life and beyond. An estate plan should be a life-long plan that unfolds eventually to achieve its final objectives only after the estate owner’s death.

Our staff would be pleased to meet with you to discuss your planning needs and goals, prior to seeing your attorney. Many of our friends have found this to be a helpful, time-saving first step, and there is never any cost or obligation. We’d also be pleased to send you our helpful estate planning booklet – just send back the enclosed card.



DOING
THE MOST
GOOD™

Inside this issue:

- Estate Planning Made Easier
- Building Blocks of a Good Estate Plan
- Decoding the Language of Estate Planning
- A Simple First Step to an Effective Estate Plan

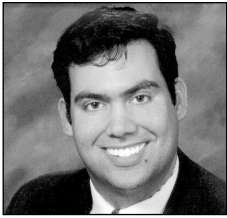
“The Army Helped Me Get My Thoughts Together”

Millie put off serious estate planning for many years because “it just seemed too complicated.”

“What finally ended my procrastinating,” she confided, “was a meeting I had with a Salvation Army representative who walked me through all the decisions and documents that might be required. We talked about my family’s needs, my own values and the hopes and dreams I have for their future and for my personal legacy.

“The Army basically helped me get my thoughts together, so when I finally sat down with my attorney, I had all the necessary information and my goals well in mind,” she continued.

“That meeting was priceless, but of course there was no cost to me, or any pressure to make particular plans, or even to leave anything to the Army (which I did, anyway)! Now I have a will that reflects the love I have for my family and my life’s values, as well. I don’t know why I waited so long.”



Luke Conway
Senior Planned
Giving Associate



Major David Carr
Planned Giving Associate

From Our Office of Gift Planning: **A Simple First Step to an Effective Estate Plan**

Dear Friends,

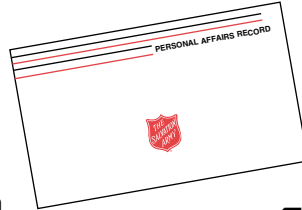
Estate planning may seem a daunting task, but the Planned Giving team of The Salvation Army can simplify and speed up the process by meeting with you before you see an attorney.

These pre-planning conferences are absolutely informal and offered with your best interests at heart. We believe so strongly in the need for estate planning that we offer this service without cost or obligation – truly as a ministry that allows us to say thanks to all who have supported The Salvation Army in so many ways.

Friends who have had these meetings say they appreciate the lack of pressure and the fact that no one is pushing preconceived ideas upon them – not even estate gifts to the Army. All discussions are carried on in an atmosphere of trust and complete confidentiality.

We'll be glad to answer questions and go over options for saving taxes, leaving a lasting legacy and taking care of family members.

The Salvation Army can't act as your attorney, but you'll leave our meeting much



more prepared to sit down with a professional estate planning adviser.

When you meet with us, we would typically:

- Take the time to talk over your personal needs and desires for a will and concerns you may have for unusual assets and special beneficiaries;
- Examine the assets in your estate, including jointly owned property and assets with beneficiary designations such as life insurance and IRAs;
- Review your estate's tax situation;
- Consider the possibility of trusts that could be set up now or in your will;
- Prepare a worksheet or memo that will assist in the preparation of necessary documents.

Please send back the enclosed card, or call us at the number below, if you would like to meet with me. And be sure to send for our free planning booklet, *Personal Affairs Record*.

We look forward to hearing from you!

Sincerely,

Luke Conway



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The purpose of this brochure is to provide accurate information of a general character only. For specific recommendations, each person should consult his or her own qualified professional adviser.