

## Creating an Estate Plan is EASY!

### Your Planning Checklist

- Make a list of all your assets (including retirement accounts, stocks and bonds, real estate and personal property).
- Make a list of beneficiaries you wish to acknowledge (including family, friends and charities).
- Review the list of beneficiaries and determine what benefit you want to give to each one.
- Choose an executor, trustee and guardian, as appropriate, to carry out your wishes.
- Arrange an estate planning conference with an attorney or financial advisor to determine the plan best suited to your situation and goals. (Careful planning at this stage can help you reduce taxes.)
- Finalize your plan with your attorney or financial advisor, who will create the appropriate documents.
- Sit back, relax and enjoy -- knowing you have done your best to support the people, places and causes you love.

Please note that recording this information does not constitute a valid will or estate plan. Use this information to assist an attorney or financial advisor to create a will or living trust that is valid in your state.



For more information about the  
**Golden Legacy Society**  
 visit [www.CaliforniaGardenClubs.org](http://www.CaliforniaGardenClubs.org)  
 Call 888-702-2075  
 or email  
[goldenlegacy@cagardenclubs.org](mailto:goldenlegacy@cagardenclubs.org)

*Grow With Us*

In 1931, Mrs. Leonard B. Slosson had the foresight to understand that California's natural beauty and its botanical and horticultural heritage and possibilities had to be encouraged and expanded by harnessing the efforts of kindred spirits in a new organization: California Garden Clubs, Inc. (CGCI).

Since that time, thousands of enthusiasts have been devoted to the development of all phases of gardening and floral design, the betterment and beautification of the community, the protection and conservation of our natural resources, and the exchange of information and ideas.

You have inherited this legacy, and through your support of CGCI, you have shown just how much you value that legacy.

What if there was a way to transform your annual support into an enduring legacy -- a way to support the work of CGCI not just for today but for decades to come?

*A bequest in your will or the designation of CGCI as a beneficiary of your retirement plan assets will do just that. These gifts, funded after your lifetime, can ensure that the same values expressed by your annual support will be conveyed to future generations.*

CGCI has already established two endowment funds - one for scholarships and one for the overall organization - both are vehicles that help in this quest.

Bequests and gifts of retirement plans assets offer significant benefits to you:

- They cost you nothing now
- There is no minimum donation—every gift makes a difference
- You can make loved ones and CGCI your beneficiaries
- You can change your beneficiaries at any time—you are not obligated by a decision you make today
- You may remain anonymous or, by sharing your decision with other CGCI supporters, inspire others to take a similar step

If you would like to do more to help, please review the following pages and feel free to call us for further information.

Julie A. West  
 CGCI President, 2011-2013



**Golden  
 Legacy  
 Society**

## Your Charitable Bequest

A charitable bequest is a gift of personal property -- such as cash, marketable securities, commercial annuities and/or retirement plans -- directed by the provisions of your will or living trust to a charity.

CGCI urges all prospective donors to seek the assistance of personal legal and financial advisors in matters relating to their gifts, including the resulting tax and estate planning consequences and to ensure the use of the correct legal language.

Two common designations in a bequest are:

- **Percentage** - the most flexible because it allows your gift to appreciate in your will no matter what asset is used.
- **Specific** - an asset such as a retirement plan which results in no income taxes paid on the plan by your estate.

Following is an example of acceptable legal language:

*"I give, devise and bequeath to California Garden Clubs, Inc., a nonprofit corporation of the State of California, located at P.O. Box 75, Graton, CA 95444-0075: (choose any that apply)*

- 1) \_\_\_\_\_% of my estate;
- 2) The sum of \$ \_\_\_\_\_;
- 3) \_\_\_\_\_ shares of stock in \_\_\_\_\_ Company

When you make a bequest in your will or living trust and notify California Garden Clubs, Inc., we will recognize you as a member of the Golden Legacy Society. If you are considering a restriction, we encourage you to speak with us now so that we can ensure that your wishes are met.

## Beneficiary Designations

A quick and easy way to leave a legacy is by naming California Garden Clubs, Inc. as a beneficiary on the forms you complete when setting up certain types of accounts:

IRA, Retirement or Pension Plan  
Life Insurance  
Stocks and Bonds  
Savings Account

### Three easy steps to designate California Garden Clubs, Inc. as a beneficiary:

1. *Contact your plan administrator to request the beneficiary change form.*
2. *Indicate how much or what percentage of the remaining fund should be designated to California Garden Clubs, Inc.*
3. *Let California Garden Clubs, Inc. know by contacting CGCI Financial Advisor George Perko at 888-702-2075 or [gperko@msn.com](mailto:gperko@msn.com)*

### Information you may need to complete your beneficiary change forms:

- **Name:** *California Garden Clubs, Inc.*
- **Address:** *P.O. Box 75, Graton, CA 95444-0075*
- **Federal Tax Identification Number:** *94-6083114 (in place of Social Security Number)*
- **Relationship:** *Nonprofit organization*

It is important to know that if there is a discrepancy about a particular asset that you have included in your beneficiary form as well as your will or living trust, the form's directive takes precedence over the will or trust. This is because you have a contract with your provider and the form fits within the scope of the contract, whereas the will or trust does not.