

GIVING THOUGHTS

Planning Today For Clearbrook Tomorrow

Mother and Son Find New Hope at Clearbrook

Imagine being a 26-year-old single mother in the 1960s with three children under age 3½. Now imagine that your youngest son is diagnosed with severe mental retardation.

That is exactly the situation in which Chicago-area native Marilyn Bassett found herself. “Richard was a very placid baby; he never cried. I didn’t realize anything was wrong at first,” Marilyn says. “But when he was 1½, a new pediatrician and a specialist diagnosed him and informed me that he would need to be institutionalized in the near future.”

One year later, 2½-year-old Richard Kasper moved into a home for developmentally disabled children. He has lived in residential care settings ever since, including a large state-run facility, of which Marilyn despairs, “that place was so far away I could only see Ricky every other month. And when I did see him, he didn’t seem to know me at all. It was heartbreaking.”

In an effort to keep Ricky close so she could visit often, Marilyn finally turned to Clearbrook. He has been living in Clearbrook’s ICF the Commons since 2006. “I see Ricky once a week now,” Marilyn says. He attends the Developmental Training Program during the day, and Marilyn says he has made great strides.

“Ricky never used to smile or laugh, and now he does both,” Marilyn notes. “He helps me put on my coat when we go out for our walks. He has even participated in the Special Olympics.”

After attending an estate planning luncheon at Clearbrook, Marilyn decided to give back to the organization through a charitable gift annuity. “I had already thought about leaving Clearbrook a gift in my will,” Marilyn says, “but the gift annuity was a way I could give something to Clearbrook now.”

While she enjoys the payments she receives from her gift annuity, Marilyn admits that she “doesn’t pay attention to tax breaks and things like that because I am not a wealthy person.” Her main motivation for the gift was to support a cause that has transformed her son’s life, as well as her own.



**Marilyn Bassett and son,
Richard**

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This Gift Gives Back

What if there were a way to arrange for a dependable supplemental income that would continue for as long as you live? What if this same plan freed you from worries about outliving your resources, fluctuating interest rates, and the performance of your investments?

And what if there were a way to do this while making meaningful charitable gifts?

Believe it or not, there is such a plan. For many years, *charitable gift annuities* have offered a way to supplement your income, reduce gift, estate, and income taxes, and make significant gifts.

How do gift annuities work?

Under the terms of a gift annuity, you make a gift of cash or other property through a simple agreement which provides you with regular payments that never decrease in size or frequency, regardless of changes in the economy. See the chart at right for examples of rates you can receive.

Gift annuities offer other benefits, too:

- A federal income tax deduction is available for a portion of your gift.
- Part of each payment is free from federal income tax for a designated period of time.
- You may enjoy capital gains tax savings.
- Estate taxes generally will not be due on amounts used to fund your annuity.

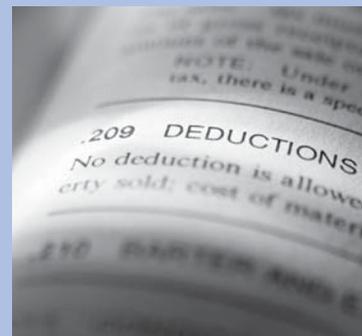
Gift Annuity Payment Rates			
Selected Rates for One Person		Selected Rates for Two Persons of the Same Age	
Age	Rate	Ages	Rate
90+	9.5%	90/90	8.3%
85	8.1	85/85	7.0
80	7.1	80/80	6.1
75	6.3	75/75	5.6
70	5.7	70/70	5.2
65	5.3	65/65	4.9

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

- Payments can also benefit loved ones and friends if you wish.

Complement existing plans

The benefits from charitable gift annuities have proved to be excellent additions to the long-range financial plans of people from all walks of life. Call us at 847.385.5014 for more information without obligation.



Maximize Your Tax Savings

- Federal estate and gift taxes continue to be due on estates valued over applicable amounts in the future.
- Unlimited amounts may be left to a spouse free of taxes.
- Full tax rates may apply at death of the surviving spouse.
- There is no limit to the amount deductible from federal estate tax for charitable gifts.
- Gift annuities provide generous payments for life from assets that are typically removed from your taxable estate.
- Capital gains tax can be avoided at the time your gift annuity is funded.
- Gift annuity payments can be taxed more favorably than many other sources of income.

Take Care of Loved Ones

In addition to providing supplementary funds for you, gift annuities can be arranged so that you and one other person you choose receive the payments together. You may also direct that lifetime payments be made to one or two persons other than yourself.

Gift annuities result in welcome gift, estate, and income tax savings while accomplishing the following goals:

- Payments for one's life and for the lifetime of a surviving spouse. Payment rates for two persons' lives vary with the ages of the individuals. Two-life rates are available upon request.
- An income supplement for a parent or other loved one or friend. If you are furnishing regular support to a parent from after-tax dollars, consider how a gift annuity may be used to provide your loved one with a reliable income for life in a way that features sizable tax savings.
- Income for a brother or sister. A gift annuity can also be a wonderful way to give financial assistance to a brother, sister, or perhaps his or her surviving spouse in a tax-efficient manner.

More information about gift annuities for loved ones is available upon request.

Put 'Stock' in Your Future

You may be interested in special tax savings and other benefits available to you when you fund a gift annuity using low-yielding stocks, bonds, mutual funds, or other investments.

For example, Mrs. Hartzen has stock worth \$20,000 that currently yields only 1%, or \$200 per year, in dividends. She invested just \$5,000 in the stock a number of years ago. If the stock were sold today, she could owe capital gains tax on the \$15,000 increase in value.

Instead, she uses the stock to fund a gift annuity for her benefit. At her age, she will receive annual payments totaling \$1,540, or 7.7% of the amount of her gift. Mrs. Hartzen is entitled to an income tax charitable deduction of almost \$11,000 in the year of her gift. She also avoids capital gains tax at the time the annuity is created, and is pleased to learn that a large portion of her payments will be taxed at lower capital gain rates for the first seven years. In addition, the stock is removed from her taxable estate, possibly saving her heirs a significant sum in estate taxes.

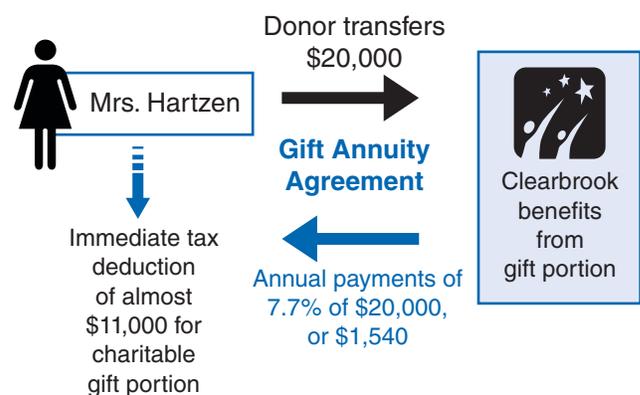
Gift annuities may be funded with cash, stocks and bonds, and other readily marketable assets. Contact us for more information regarding increased income and other benefits you could enjoy through a charitable gift annuity.

New Hope at Clearbrook...

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"When you have a developmentally disabled child, you deal with it the best you can," Marilyn says. "I think I dealt with it by distancing myself emotionally from Ricky. But now that he knows me when I visit and actually needs me, I can love him freely and not hold back. I never would have found that out if he hadn't moved to Clearbrook."

How a Gift Annuity Works



Your Will Can Be a Gift of Love

In addition to charitable gift annuities there are other ways you can make a gift to Clearbrook. Including us as a beneficiary of your will or trust can be easily accomplished. The following is a sample of the language your attorney could use to include Clearbrook in your plans.

Specific Bequest: “I give to Clearbrook, a not-for-profit organization located at 1835 W. Central Road, Arlington Heights, Illinois, 60005, the sum of \$_____ to be used for its general purposes or according to a letter of intent prviously agreed to by Clearbrook and me.”

Residual Bequest: “I give to Clearbrook, a not-for-profit organization located at 1835 W. Central Road, Arlington Heights, Illinois, 60005, _____percent of the residue of my estate to be used by Clearbrook for its general purposes or according to a letter of intent prviously agreed to by Clearbrook and me.”

Contingent Bequest: “In the event that _____ predeceases me, I give to Clearbrook, a not-for-profit organization located at 1835 W. Central Road, Arlington Heights, Illinois, 60005, the sum of \$_____ (or, alternatively, _____percent of the residue of my estate) to be used by Clearbrook for its general purposes or according to a letter of intent prviously agreed to by Clearbrook and me.”

For more information on ways to include Clearbrook in your estate plans, please return the enclosed reply card or call Kelly McGraw at (847) 385-5014.



Kelly McGraw
Vice President of Principal Gifts
Clearbrook
1835 W. Central Rd.
Arlington Heights, IL 60005

Mark Your Calendar

You are invited to learn how a living trust can protect you and your family. On April 27, April 28, Oct 5, and October 6, Dick Hess, CFRE, Vice President of FPM, will present the benefits of Revocable Living Trusts and other estate planning vehicles at Clearbrook. There is no cost to attend.

To reserve your spot or for more information, please contact Kelly McGraw at 847.385.5014 or kmcgraw@clearbrook.org.