

America,” says National Urban League President and CEO Marc Morial. “The job-training program is for those who may have dropped out of high school and want to get back into the workforce. There are also after-school programs for youth who are, we hope, on their way to college.”

‘Tireless Exertions and Passionate Concern’

Donor support of the National Urban League — from planned giving to recurring contributions to one-time gifts — also expands our ability to influence public policy. America’s most economically vulnerable citizens need a trusted advocate, and in the National Urban League they have a proven champion of the underprivileged with more than a century of experience.

As for Jayvon W., he is now a business major. “If it wasn’t for the National Urban League,” he says, “I would be incarcerated or maybe dead.”

Dr. King once pointed out: “Human progress is neither automatic nor inevitable... Every step toward the goal of justice requires sacrifice, suffering and struggle — the tireless exertions and passionate concern of dedicated individuals.”

Let the long-term strength of the National Urban League be part of the legacy you leave your country and your loved ones. Participate in planned giving. Join our Legacy Circle. Enjoy the rewards of a promise truly kept and a dream fully redeemed.

Along Life’s Road to
WISE CHARITABLE PLANNING

► **In Your 20s and 30s**

You are gainfully employed and building a good career. Your employer offers many benefits, such as a 401(k) plan or other retirement-savings program. Did you know you can name the National Urban League as a beneficiary of these types of plans? While planning for your own future, you can plan for the future of the National Urban League too.



► **In Your 40s**

It would be wise to prepare your first will (and unwise to put it off). Putting your wishes in writing through an estate plan will ensure that, whenever it is that you pass away, your assets will go where you wish to bestow them. You can leave a powerful legacy by including the National Urban League in your will or living trust. You can bequeath a specific dollar amount or a percentage of your estate.

► **In Your 50s**

Not long ago retirement seemed like a distant dream. Now you realize it’s approaching more quickly every year. Establishing a deferred gift annuity with the National Urban League is a great way to supplement your retirement income while receiving an immediate deduction on your income taxes. It’s up to you when to begin your deferred payments, but you will probably want to base the decision on how you would like to spend your retirement years.



► **In Your 60s**

Your living situation has changed in various ways, some of which you did not foresee. Very likely, your home, vacation house, investment or business property no longer fits your lifestyle. Donating property to the National Urban League can free you from real-estate taxes, maintenance and insurance costs, and allow you to avoid some capital gains tax.

► **In Your 70s, 80s And 90s**

A recent tax law lets individuals 70½ or older donate up to \$100,000 directly from their Individual Retirement Accounts (IRAs) without tax consequences. This can benefit both you and the National Urban League.



► **Questions About Estate Planning?**

Contact the National Urban League’s Individual Giving Department at (212) 558-5300 or donate@nul.org

Did You Know? Founded in 1910, today’s National Urban League connects 95 affiliates that serve 300 communities in 35 states plus the District of Columbia. Thanks largely to the generosity of private donors, we directly improve the lives of more than 2 million Americans per year. Meanwhile, we have earned Charity Navigator’s highest rating, along with the endorsement of the American Institute of Philanthropy and the Better Business Bureau.



Donate online at www.nulgiftlegacy.org



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Legacy Planning
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Empowering Communities. Changing Lives.

**Half a Century of Progress, Empowerment —
and Planning for the Future**
To Redeem the Dream, We Must Keep Our Promise to New Generations



If you are like most Americans, you receive many coupons that you do not clip, much less redeem. The forfeit is understandable, since the reward often isn’t worth the trouble. But there is one “coupon” that no financially stable American should let go to waste: a collective I.O.U. that can empower future generations to claim Dr. Martin Luther King Jr.’s dream as their own.

“Even though we face the difficulties of today and tomorrow, I still have a dream,”

Dr. King said in front of the Lincoln Memorial during the summer of 1963. “It is a dream deeply rooted in the American Dream.”

One forward-looking, far-reaching way you can help redeem the American dream for coming generations is to join our Legacy Circle, thereby participating in planned giving with the National Urban League. Planned giving provides a way to bestow a legacy of progress on people who will need a hand in the years and decades yet to come. At the same time, planned giving offers the giver proven tools for wise financial management.

It’s a unique win-win opportunity. Just ask Jayvon W.

When he graduated high school this past spring, Jayvon had more than just a diploma with which to build a better future for himself. Thanks to help he received from our Urban Youth Empowerment Program, he also had 15 college credits already under his belt.

The accomplishment was all the more exciting for the fact that Jayvon had previously been in trouble with the law. He took the assistance from the National Urban League as a second chance at life — one he made up his mind to make the most of.

Urban Youth Empowerment, a component of the National Urban League’s \$100 million Jobs Rebuild America initiative, exemplifies how our organization is redeeming Dr. King’s dream right now, while history is unfolding. It also shows the depth and breadth of our vision and activities, which encompass all age groups.

Inspired by Dr. King’s 1963 March on Washington, which was as much about decent jobs as civil rights, Jobs Rebuild America contains a step-by-step plan to train and place jobseekers, help entrepreneurs build their own businesses and prepare young people for success in the modern workforce.

Meanwhile, our Mature Worker Program provides unemployed persons 55 and older with the on-the-job training they need to land and succeed in good jobs.

“We hope we’re going to impact tens of thousands of people, because there is something for everyone in Jobs Rebuild

INSIDE THIS ISSUE

Quick Facts about the Legacy Circle	Page 2
From the President and Chief Executive Officer’s Desk	Page 2
Planned Giving Q&A	Page 3
Reasons to Leave a Planned Giving	Page 3
Along Life’s Road to Wise Charitable Planning	Page 4



QUICK FACTS about the Legacy Circle

In a world as fast-paced as ours, it can be easy to put off planning for the future. That would be a mistake. The years pass quickly, and both your own loved ones and struggling Americans can only benefit by your taking a few steps to secure their stability.

Simple yet gratifying planned-giving options to back the National Urban League over the long haul include: naming us in your will, making us a beneficiary in your life-insurance policy or retirement plan, granting us gifts of stock, setting up trusts or annuities and more.

The National Urban League deeply appreciates donors who generously provide these and other kinds of bequests and life-income gifts. That's why we recognize our Legacy Circle members with such benefits as:

- ▶ **Invitations** to special events
- ▶ **Recognition** in the annual report (by name or anonymously)
- ▶ **Opportunities** to network

If you want to leave a legacy of redeeming the dream in the future while enjoying numerous perks and benefits right now, the Legacy Circle is exactly where you want to be.

Donate online at www.nulgiftlegacy.org

FROM THE PRESIDENT AND CHIEF EXECUTIVE OFFICER'S DESK



Dear Friend of the National Urban League,

I have spent a lot of time thinking about the long-term future of the National Urban League. That is part of my job, and it turns out to be one of the most rewarding of all my duties and responsibilities. I find it deeply gratifying to make plans for this great work to go on, enabling African Americans and other underserved urban residents to secure economic self-reliance, parity, power and civil rights for years to come.

You see, as long as there is a National Urban League, there will be a truly historic yet thoroughly modern organization empowering all Americans to secure economic self-reliance, political power, social justice and civil rights.

The long-term future is what planned giving is all about. That is why we send you this special newsletter today. Would you read through these pages and begin to consider if planned giving in support of the National Urban League is right for you?

In a nutshell: When you participate in planned giving with the National Urban League, you become an honored member of our Legacy Circle. You financially strengthen our great organization for future generations. You enjoy the benefits of smart financial planning, including possible tax advantages, for yourself and your loved ones. And you join your personal legacy with the legacy of an historic organization that Dr. Martin Luther King Jr. embraced and endorsed.

Best of all, you can now participate in planned giving with the National Urban League — doing everything from naming us in your will to granting us gifts of stock — requiring nothing more than spending a few minutes on www.nulgiftlegacy.org. Our new interactive webpage for planned giving will be a great time-saver for Legacy Circle members and a great value for everyone. Participating in planned giving with the National Urban League is a great way to help redeem Dr. King's dream.

Thank you for considering the opportunity. If you have any specific questions, please do not hesitate to contact our Individual Giving Department at (212) 558-5300 or donate@nul.org.

Sincerely yours,

Marc H. Morial
President and Chief Executive Officer

P.S. I am very proud of our new, interactive page for planned giving at www.nulgiftlegacy.org. Please be sure to check out and take advantage of our FREE "Plan Your Will" service.

Planned Giving Q & A



When you join the National Urban League's Legacy Circle, you help us prepare for our financial future — while receiving the opportunity to give a gift that costs you nothing at all during your lifetime. And that's just for starters. Here are answers to some frequently asked questions about planned giving.

Q: What happens if I do not have a will?

A: Some 60% of Americans die without a valid will. This is unfortunate, because in many cases state laws will take over and distribute your estate in accordance to a prescribed formula — often in ways that you would not choose. You won't be able to provide extra help to particular family members who may need it or benefit friends who have been close to you. And you won't be able to help the charities that have meant much to you during your lifetime.

Q: What are the benefits of a charitable bequest?

A: You can make a gift that costs you nothing during your lifetime and keeps your assets under your control. You can change your bequest if your circumstances change. And your bequest to the National Urban League is an inspiring vote of confidence in the long-term value of our work.

Q: How can I make a bequest to the National Urban League?

A: You can give us a specific amount of money or an item of property, or you can give us a percentage of the balance remaining in your estate after taxes, expenses and specific bequests have been paid.

Q: What are some other options for joining the National Urban League's Legacy Circle?

A: You can easily make gifts of your life-insurance policy, retirement-plan assets, charitable gift annuities and appreciated securities.

Q: How do I arrange for a gift of my stock?

A: For this you should contact us so we can assist you with transfer instructions.

Q: Can I give stock that has declined in value?

A: Certainly — but your deduction will be limited to the current, depressed value of the stock. It's wiser planning to sell the stock, take a tax loss and then get a second tax benefit by contributing the cash proceeds to the National Urban League.

Q: What are the benefits of donating real estate?

A: You receive an income-tax deduction equal to the appraised value of the property, with no capital gains tax due on the transfer to us. You remove a large taxable asset from your estate.

And you can take advantage of a variety of gift formats available for a donation of real estate, each offering unique planning benefits.

Q: If I join the Legacy Circle, will you continue to ask me for donations?

A: Your planned gift can be a significant addition to our long-term financial strength and our ability to meet whatever challenges and opportunities the future brings. However, most of our current programs and initiatives depend on regular donations, so we certainly hope that you will continue to generously donate — whether or not you decide to join the Legacy Circle as another great way to redeem the dream.

For more guidance, contact the National Urban League's Department of Individual Giving at (212) 558-5300 or donate@nul.org.

Legacy Planning
in **FOCUS**

Reasons to Leave a Planned Gift:

1. Receive estate tax charitable deduction.
2. Lessen the burden of taxes on your family.
3. Leave a lasting legacy.

Bequest Language

If you are considering making an outright bequest to National Urban League, we recommend the following language:

I hereby, give, devise and bequeath [insert name of gift] to National Urban League, a non-profit, located at 120 Wall Street, 8th floor, New York, NY, 10005

Federal Tax ID #13-1840489 for National Urban League's general use and purpose.

