

What Will Your Legacy Be?

Your estate gift helps to ensure the Masonic Charities future. You can select one or more Masonic Charities to benefit at your passing (see list on other panels). Or, you can make an unrestricted gift to the Masonic Charities, which gives the Masonic Charities maximum flexibility to use your gift where it will have the most impact. There are many ways to leave a lasting legacy through your estate plan.



Retirement Plan Designations

For many individuals, qualified retirement plans such as Individual Retirement Accounts (IRAs), 401(k)s, 403(b)s, and Keoghs may represent a disproportionate percentage of their net worth. By naming one or more of the Masonic Charities on the change of beneficiary form for your retirement plan, you can designate that charity to receive a percentage of the funds left in the account at your passing.

Not only is this simpler than drafting a codicil to your will, it also has tax advantages. If your qualified plan assets pass to someone other than your spouse at your death, they may be subject to both income and estate taxes. For some individuals, this can result in more than 70% of the account's value going to the government in taxes. When one of the Masonic Charities or other charities are designated as the beneficiary, no income or estate taxes are due at all! Similar to a bequest, you can also select the endowment fund or activity of the Masonic Charities to benefit from a retirement gift.

Life Insurance Designations

As we go through life, our insurance needs are constantly changing. Often times, the reasons we take out insurance policies "go away" with time. Examples: making sure there is enough money for children's education, or ensuring our spouse can pay off the mortgage in case of the unexpected. After a point, such policies may no longer be necessary to our financial planning.

If you own a fully paid life insurance policy, consider naming one or more of the Masonic Charities as the beneficiary of all or part of the proceeds. It's relatively easy to do: just as with retirement plan designations, you contact your insurance carrier and complete a change of beneficiary form for the benefit of one or more of the Masonic Charities.

For Additional Information:

Thank you for your interest. To discuss creating your own legacy by remembering the Masonic Charities in your will, please contact the Office of Gift Planning in your area:

Central Region (717) 367-1121, ext. 33460,
or toll-free at (800) 599-6454

Western Region (412) 741-1400, ext. 3011,
or toll-free at (866) 872-0664

Eastern Region (610) 825-6100, ext. 1348

Out-of-State (800) 599-6454



Visit our Website:

www.MasonicCharitiesPa.org

The information contained in this brochure is provided for educational purposes and does not represent legal advice or opinion.

The official registration and financial information for any of the Masonic Charities can be obtained from the Pennsylvania Department of State by calling toll-free, within Pennsylvania, (800) 732-0999. Out-of-State residents may contact the Gift Planning Office at 1-800-599-6454 for registration information in their particular state. Registration does not imply endorsement.

Leaving a Legacy of Love



An Invitation to Make a Difference Through Your Will

One of the most personally satisfying things a person can do is make the world a better place for someone else. Through the years, many brethren and friends have included a charitable provision in their wills for one or more of the Masonic Charities of the R.W. Grand Lodge of Pennsylvania. The resulting estate contributions have had a tremendous impact on the work of the Masonic Charities and have touched the lives of many... leaving a wonderful legacy of love and compassion. We hope you will consider building on this rich heritage to benefit future generations.

Bequest and Living Trust Designations

A will or living trust that includes one or more of the Masonic Charities as a charitable beneficiary is no different than any other will, except that it includes bequest language to benefit one or more of the Masonic Charities. The bequest can be structured in a variety of ways. You can elect to leave one or more of the Masonic Charities a specific dollar amount, a set percentage of the total value of your estate or the remainder of your estate after you have provided for family and friends. We recommend you share the following language with the attorney who is drafting your will or living trust:

Unrestricted

"I give, devise, and bequeath to (name of Masonic Charity), the sum of \$_____ "OR" _____% of my estate "OR" the rest, residue and remainder of my estate."

Restricted

If you elect to restrict your gift to a particular endowment or fund of one of the Masonic Charities, add the following language to the unrestricted language:

"...for the benefit of the (name of endowment or fund) to be used for (description of use)."

In order to save your estate possible additional income taxes, if you have retirement accounts, savings bonds or other assets subject to income tax at your death, we recommend including the following language in all wills and living trusts:

"I instruct that all of my charitable gifts, bequests and devises shall be made, to the extent possible, from property that constitutes "income in respect of a decedent" as that term is defined by the Internal Revenue Code and the laws of my home state."

Note: Naming opportunities and endowments have various gift minimums which may change over time. To discuss these opportunities, or other possible allocations for your bequest, please contact the Office of Gift Planning at one of the numbers on the back of this brochure.

What are the Masonic Charities and who do they serve?

The Masonic Charities are 501(c)(3) charitable organizations owned and operated by the Grand Lodge of Pennsylvania, and are the means whereby the Grand Lodge extends the benevolence of Freemasonry to men, women and children of all ages, means and circumstances, Masons and non-Masons, across the Commonwealth of Pennsylvania, throughout the United States and beyond. They include the following:

Masonic Temple-Library and Museum of Pennsylvania in Philadelphia

Its collection of books, documents, manuscripts, artifacts and photos can assist a person with navigating through the extensive history of Freemasonry within Pennsylvania, as well as its impact on our nation. Visitors can explore the magnificent architecture found inside and outside of the historical and majestic Masonic Temple, which Masons and non-Masons alike can appreciate.

The Masonic Villages

Much more than just retirement communities, we care for our seniors through our five Masonic Villages, where they receive medical care, social support, companionship and peace of mind. To the benefit of Masons, widows and their loved ones, the Masonic Villages continue to provide care to residents, even if they should become unable to pay for their services.

The Masonic Children's Home

Opens the doors of opportunity and a chance to build a better life by providing a nurturing environment for up to 40 kids in need of care and guidance. They receive an education, necessities, friendship and hope for the future. In turn, they become well-rounded contributors to society, and often, the fraternity.

The Pennsylvania Masonic Youth Foundation

Provides leadership to the Order of DeMolay, Order of Job's Daughters and Order of the Rainbow for Girls. We ensure a brighter tomorrow by investing in our youth, providing character-building opportunities and support from mentors and trusted friends. We offer educational programs, service projects and award several scholarships each year. Within the community, the foundation sponsors the Children Identification Program (CHIP), as well as hosts training for Drug Abuse Resistance Education (D.A.R.E.) officers on its campus.

The Masonic Charities Fund

Supports funding operations and equipment purchases for The Masonic Library and Museum of Pennsylvania, as well as the restoration and preservation of the Masonic Temple. As needs present themselves, the fund supports scholarships and disaster relief across the globe, to Masonic or non-Masonic recipients.

Other more specific designations are also possible. Please contact our office for a list of additional designation choices.



Yes, I want to make a difference...

Please check all that apply and return to:

Masonic Charities
Office of Gift Planning
One Masonic Drive
Elizabethtown, PA 17022

or call toll-free
(800) 599-6454

Please send the following information:

- Sample language for designating a Masonic Charity in my/our Will or Trust.
- Information regarding a gift to the Masonic Charities that will continue to provide income to me or another beneficiary.
- Information about the Franklin Legacy Society, which recognizes those that have included a major charity in his/her estate plan.
- Please contact me to discuss my options.
- I/we already have included a Masonic Charity in my/our Will or Estate Plan. Please specify Charity _____ (optional)
- A list of additional designations available for the Masonic Charities.

Name

Address

City

State, Zip

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Telephone

E-mail

Lodge or Chapter Name & Number