

DEAR FRIENDS OF IWMMF,

First, thank you for your continuing support of the critical work the International Waldenstrom's Macroglobulinemia Foundation (IWMMF) is doing to provide information, education, and support programs to improve patient outcomes while advancing the search for a cure.

You may ask, "What is Planned Giving and what does it mean to 'create a legacy' for IWMMF?"

This brochure explains a few popular and simple ways to leave a gift that supports IWMMF through your will, trust, or by naming IWMMF as a beneficiary of assets you own.

WHAT IS THE

BEN RUDE HERITAGE SOCIETY?

The Ben Rude Heritage Society recognizes those who have made provisions for a future gift to IWMMF. Legacy gifts represent an important component of IWMMF's financial future. Since the establishment of the Ben Rude Heritage Society in 2008, 47 bequests exceeding \$5M, have allowed us to expand programs and increase our investment in cutting-edge WM research. As a result, we have better treatments, and we are in sight of a cure.

Members of the Ben Rude Heritage Society are dedicated to promoting the essential work of IWMMF and there is no minimum requirement to join. Gifts range from \$100 to \$1,000,000. Every single gift makes a difference.

WHO WAS BEN RUDE?



Ben Rude was the second president of IWMMF. The Ben Rude Heritage Society was established in memory of Ben's legacy of leadership.

Society founder Laurie Rude-Betts writes about her late husband: "Ben passed away in January 2005. His legacy is carried on thanks to the leadership demonstrated by the members of this Society, who place their treasure in IWMMF hands. I extend my heartfelt gratitude to our Society members who insure a brighter future for those with WM."

We welcome discussion about the many ways you can support IWMMF. Please contact our office at: (941) 927-4963

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THE BEN RUDE HERITAGE SOCIETY

Guide to Gift Giving



International Waldenstrom's
Macroglobulinemia Foundation

HOW CAN I HELP?

Gift Planning Solutions:

For many of us, there is a compelling need to make a difference — to leave a lasting impact on our friends and family, and the world in which we live.

There are several easy ways to make a legacy gift.

Gifts Anyone Can Make:

POPULAR AND POSSIBLE

A bequest is perhaps the easiest and most flexible way to have a lasting impact on IWMF. You can name IWMF as a beneficiary in your will or living trust, designating the gift of a specific dollar amount, a particular asset, an estate percentage, or the remainder of your estate once other bequests have been fulfilled. With a bequest, you maintain complete control of your assets during your lifetime and can save on capital gains taxes and estate taxes.

If you already have a will, you can add IWMF by simply executing an amendment.

While we are happy to provide the suggested bequest language below, we encourage you to consult with your attorney and family when considering making a bequest.

Sample Bequest Language:

I, [name], of [city, state, ZIP], give, devise, and bequeath to International Waldenstrom's Macroglobulinemia Foundation (IWMF), TAX I.D. # 54-1784426 [\$ or percentage of my estate or description of property] for its unrestricted use and purpose.

Gifts of Highly Appreciated Assets:

PHILANTHROPIC AND PRACTICAL

Donating appreciated securities is an often overlooked yet easy and cost-effective gift. Just transfer appreciated stocks, bonds, or mutual fund shares you have owned for more than one year directly to IWMF. You receive an immediate income tax deduction for the full fair market value of the securities on the date of transfer. You pay no capital gains tax on the transfer when the stock is sold — a double tax savings!

REV: January 2025

Gifts From Qualified Retirement Plans:

SENSIBLE AND SIGNIFICANT

Naming IWMF as the sole, partial, or contingent beneficiary of a retirement plan, such as a 401(k), 403(b), Individual Retirement Account (IRA), Keogh or pension plan, is a tax-wise and easy way to make a gift.

It's as simple as requesting a change of beneficiary form from the company holding your assets (for example, your IRAs, 401(k), and other retirement plans, bank accounts, commercial annuities, life insurance policies, and other assets) and including IWMF as a full or partial beneficiary. Beneficiary designation may reduce income taxes and possibly estate taxes for your loved ones. Your estate receives an estate tax charitable deduction for the value of the gift, and IWMF is not taxed on the income arising from the gift.

If you are age 70 ½ years or older, the IRA charitable rollover (also called a qualified charitable distribution or QCD) allows you to contribute up to \$100,000 from your IRA each year directly to IWMF with no tax on the withdrawal. If you are subject to a required minimum distribution (RMD), a QCD counts toward satisfying your RMD. Contact your IRA administrator for distribution forms and requirements.

NAMING IWMF AS A BENEFICIARY IN YOUR RETIREMENT PLAN IS A SIMPLE PROCESS.

1. Contact your retirement plan administrator and ask for the beneficiary designation form.
2. Provide the following information about IWMF on the form:
 - **Name:** International Waldenstrom's Macroglobulinemia Foundation
 - **Address:** 6144 Clark Center Avenue, Sarasota, FL 34238
 - **Tax identification:** #54-1784426
 - **Contact information:** (941) 927-4963
3. Designate to IWMF the 1-to-100%, designation of your retirement account.
4. Return to your administrator.
5. Contact IWMF about this beneficiary designation. It helps with our planning and we can celebrate your generosity!

If Your Goal Is To: Provide generous support to IWMF and avoid immediate capital gains taxes.

Your Best Option Is: Appreciated stocks, bonds, or mutual funds.

How It Works: Contribute appreciated securities held longer than one year.

Your Benefits Will Be: A charitable deduction for the fair market value of the shares while avoiding capital gains taxes.

If Your Goal Is To: Avoid taxation on IRAs or other retirement loans.

Your Best Option Is: Beneficiary designation naming IWMF.

How It Works: Name IWMF as a beneficiary of your IRA or other retirement plan.

Your Benefits Will Be To: Eliminate income taxes on retirement plan assets and free up other property to pass to your heirs.

If Your Goal Is To: Support IWMF without affecting today's cash flow and portfolio.

Your Best Option Is: Bequest in living trust or will.

How It Works: Name IWMF in your will or living trust by designating a specific dollar amount, a particular asset, a percentage of your estate, or the remainder of your estate once all your other bequests have been fulfilled.

Your Benefit Will Be To: Retain control of your assets during your lifetime.

If Your Goal Is To: Make charitable giving efficient and easy to carry out your charitable giving goals.

Your Best Option Is: Donor Advised Fund (DAF).

How It Works: Create a fund rather than donating directly to charity. Grants are subsequently given to charity.

Your Benefits Will Be: An immediate tax deduction and time to decide what charities will receive the benefits of tax-free growth.

If Your Goal Is To: Avoid taxation on IRA distributions including RMD.

Your Best Option Is: Qualified Charitable Distribution (QCD).

How It Works: If 70½ years or older, donate from your IRA up to \$100,000 directly to IWMF.

Your Benefits Will Be: Tax-free withdrawal while lowering your adjusted gross income (AGI) and also satisfying your RMD.