

GIVING THOUGHTS

Planning Today For Clearbrook Tomorrow

Math Education Prof Values Right Formula for Sister

For semi-retired math education professor Judi Zawojewski, Clearbrook is a family affair. It all started when her late mother and father were looking for a home for her younger sister, Vicki. “Mom and Dad saw Clearbrook as a safe and happy place where Vicki could live a fulfilling life,” Judi said. “She attended Clearbrook’s workshop first and then was one of the first clients to live in the Commons.”

Vicki continues to thrive at Clearbrook, and Judi is thankful that, before her parents passed away, they brought her into their decision-making regarding Vicki’s well-being. “Once my mother passed away and my father was 88, he asked me to become Vicki’s guardian,” she explained. “I had attended meetings with him at Clearbrook for two years prior to that. The Clearbrook community was wonderful about consulting both Dad and me about Vicki, and I had the privilege of learning from my dad how he and my mother envisioned Vicki’s care.”

During those learning years, one of the most important things her father instilled in Judi was the need to give back to Clearbrook. “My mother and father realized that state funding certainly did not cover everything that was needed for Vicki’s care, so they began making regular gifts early on. Then, in their later years, they set up a trust that would make gifts to Clearbrook when they were gone,” Judi noted. “I am trustee of that trust now, and I also augment the trust gift with a gift of my own.”

For Judi, who remembers walking to school with her sister and taking piano lessons



Vicki and Judi Zawojewski

together, knowing that Vicki is happy and healthy—and that her parents’ wishes are being followed—makes each and every gift meaningful and satisfying. “I have seen the genuine and deep commitment the Clearbrook staff has for helping special people like Vicki reach their full potential,” Judi said. “I cannot think of a better place to entrust with your charitable contributions, regardless of whether you have a family member there, because Clearbrook truly operates around the needs of their clients.”

She continued: “I choke up when I think about my parents’ feelings about Clearbrook. If Clearbrook was not in my sister’s life before they passed away, they would have had a lot of anxiety. But instead, they died knowing that Vicki was not only in a safe and happy place, but one that contributes to her growth and development. Vicki still refers to our family home as ‘home,’ but in reality her home is happily at Clearbrook.”

Accomplish Your Goals

Estate plans are not just for the wealthy. Your assets, even if modest, deserve a comprehensive review. You may want to consider the following strategy for accomplishing your personal and charitable objectives:

1. **Determine your assets.**
2. **Define your goals.**
3. **Designate your beneficiaries.**

You may have more than you think!

To determine your net worth, add up the value of your assets. This includes your home and other properties you own, vehicles, collections of value and other personal property, checking and savings accounts, certificates of deposit, retirement plans, investments, etc. Then subtract

your liabilities: mortgages, loans, etc. The remaining figure is your net worth.

Shaping up your plans

Next, meet with your professional advisors as you define your personal and philanthropic goals. An attorney, and possibly your accountant, life insurance representative, or other specialist, can take your specific circumstances and structure an estate plan that best meets your needs.

This step can also relieve you of unnecessary taxation and burdensome administrative details, costs and decisions, bringing peace of mind to you and those who rely on you for financial matters.

The choice is yours

Complete, up-to-date, and legally valid estate plans demonstrate your willingness to do everything you can to facilitate the eventual distribution of your assets to heirs and charitable interests.

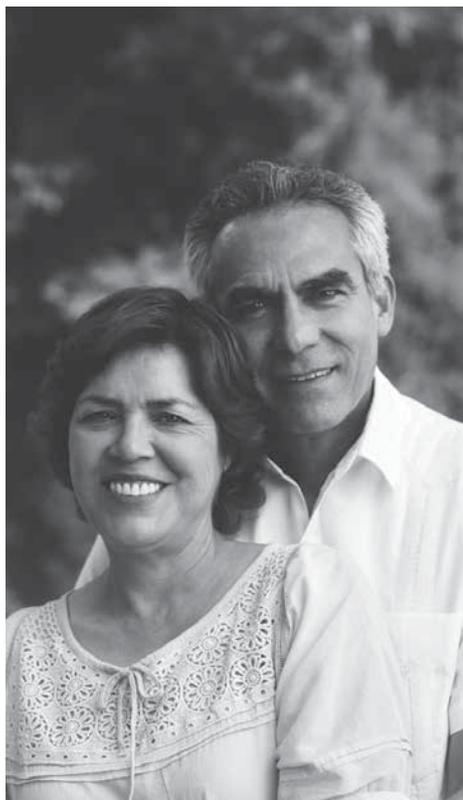
Charitable bequests to Clearbrook need not affect your family's future security. There are a number of ways you can remember Clearbrook in your plans, whether it be a specific property or dollar amount, a percentage of your estate or as a residuary beneficiary to receive what's left after loved ones are taken care of.

More information

Please let us know if we can help you and your advisors as you consider the charitable dimension of your plans.

If You Don't Have an Estate Plan...

- **State laws dictate that no one outside your family can receive your property.**
- **Family members will receive predetermined shares, regardless of need or merit.**
- **No cause or organization can receive any of the property you may have intended for charitable use.**



Living Trusts: A Popular Alternative

When experts caution that “your property will be distributed by the state unless you have a will,” they usually add an important qualifier: “or other legal instrument.”

Often referred to as *will substitutes*, such legal arrangements as joint ownership and trusts perform many of the same distribution functions as a will. Revocable living trusts, in particular, have recently grown in popularity.

A Revocable Living Trust is a legal document that can be created which:

- Stipulates how property in the trust will be distributed at your death.
- Holds and manages whatever property you wish during your life.
- Provides for management of property should you become incapacitated.
- Avoids probate.
- Is private—not a matter of public record, like a will.

Revocable living trusts take more effort and expense to prepare than do most wills. However, you may prefer a living trust to

a will because of its privacy and the ability to arrange for asset management during life.

One key to remember about a living trust: No matter how well-written, its provisions can only affect assets placed in the trust. A pitfall of living trusts can be the failure to fund, or place assets in, the trust.

If the trust has not been funded by the time the person making the trust dies, it will be as if he or she had no legal instructions for the distribution. Unless a will has also been made, property will be distributed according to state laws.

Charitable dimension

Like a will, a living trust may name individuals and charities alike to receive legacies. Outright gifts as well as gifts arranged through trusts within the trust are possible.

In fact, virtually any type of transfer that can be made in a will can be handled in a living trust.

As you can see, a will is not the only way to assure the accomplishment of your wishes after your lifetime. Your estate planning advisors can help you decide the best ways to accomplish your desires.

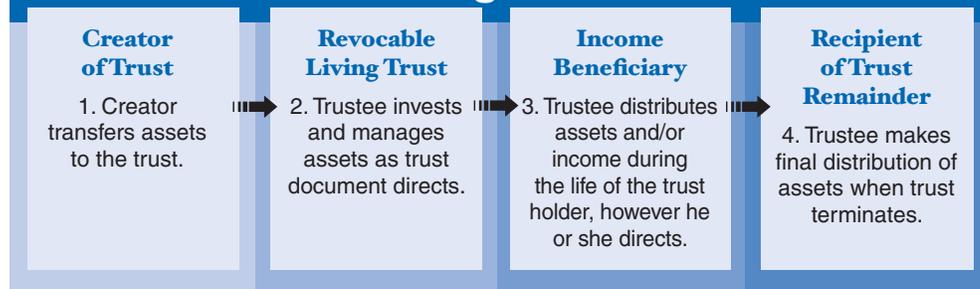


Giving Non-Cash Property

What property do you own that might become part of your giving plans?

- Stocks
- Bonds
- Mutual funds
- Home or farm
- Vacation or rental property
- Collections of value

How a Living Trust Works



The purpose of this publication is to provide general gift, estate, and financial planning information. It is not intended as legal, accounting, or other professional advice. For assistance in planning charitable gifts with tax and other financial implications, the services of appropriate advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Tax deductions vary based on applicable federal discount rates, which can change on a monthly basis. Some opportunities may not be available in all states. ©MMXIV RFSCO, Inc. All Rights Reserved. NFX-14

Reducing the Cost of Probate

Probate is the legal proceeding that makes certain your intentions regarding the ultimate distribution of property left in your estate are properly carried out. The only property that needs to pass through probate is property that has not been left to intended recipients by other means.

Here are a few ways to help accelerate the distribution of property while minimizing expenses associated with the probate process.

- **Have a valid, up-to-date will.**
- **Make sure your executor is still capable and willing to serve.**
- **Consider a living trust.** Many people have found living trusts to be a welcome addition to their plans. Your attorney, trust officer or other qualified advisor can provide more information about the usefulness of such a trust for you.
- **Carefully review the beneficiaries of your life insurance policy(ies) and retirement plans.** Make certain the persons named to receive funds still reflect your wishes. Talk to your life insurance professional, your employer's employee benefits manager or others who may manage your retirement plans.
- **Review joint ownership.** Joint ownership of real estate, bank accounts, brokerage accounts and certain other types of property can be a good way to minimize the delays and fees associated with probate.

Bypassing the probate process may result in heirs receiving property sooner and with less expense. Like many others, you may prefer making non-probate arrangements to maintain privacy regarding the content and distribution of your estate.

By taking a little extra time as you plan for the future, you may be able to achieve greater peace of mind now while saving your heirs time and expense later. See your professional advisors for more information.



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

Remembering Clearbrook in your will or trust is a wonderful way to ensure that we can continue to provide for people with disabilities into the future.

It is also easy to name Clearbrook as a beneficiary of your retirement plan, life insurance policy or bank account. It is as simple as filling out a beneficiary designation form with your bank or policy or plan provider.

Our legal name is:
Clearbrook

Our tax I.D. number is:
36-2420176

