

Ambitious Amazons, PO Box 811, East Lansing, MI 48826

www.LCOnline.org, (517)371-5257, LC@LCOnline.org, fax (517)371-5200

Hi there - Thanks so much for thinking about including *Lesbian Connection* (Elsie Publishing Institute) in your will or as part of your estate planning. Needless to say, such a show of support means a tremendous amount to us. Below we've listed some of the common ways you can use if you want to leave something to *LC*.

IRAs: One of the simplest ways to remember *LC* is to list EPI as a beneficiary of your IRA(s). To do this generally all you need is our legal name (Elsie Publishing Institute, a Michigan nonprofit corporation), our Tax ID # (similar to a social security number: 38-2310325) and our address (EPI, PO Box 811, East Lansing, MI 48826, ph 517-371-5257). By the way, you may be interested to know that since EPI is a recognized 501(c)(3) nonprofit charity, we don't have to pay taxes on anything that's left to us. In contrast, when an individual inherits a Traditional IRA, they generally have to count that money as income, and thus pay the taxes on it. However, if you instead choose to leave your IRA to a qualified nonprofit (like EPI), then those taxes will never have to be paid.

Insurance Policy: Another way to remember *LC* would be to list Elsie Publishing Institute as a beneficiary on a life insurance policy (often people have these policies through work).

Wills: One of the most common methods of including a nonprofit in your estate planning is to simply mention the organization in your will. On the next page we've provided some sample language for wills that you can use as a guideline. Naturally it's recommended that you talk to your own legal/financial advisor about any of these options.

RMDs: Required minimum distributions (RMDs) are another way to help *LC* through your financial planning. If you're over 70 and have a traditional IRA, you can have the custodian of your IRA send part of your RMD to a qualified 501(c)(3) nonprofit like *LC*. The money (up to \$100,000) won't count as part of your taxable income. However, this money must come to Elsie Publishing directly from the place that holds your IRA.

When you decide to include *LC* as one of your beneficiaries, we'd love for you to let us know for our records. As a small way of acknowledging and thanking *LC* supporters like you, we occasionally print a list in *LC* of women who have chosen to include Elsie as a beneficiary. We also hope to encourage other readers to include Elsie in their own estate and financial planning.

If you're willing to be included in this list, please tell us below how you'd like to be listed:

Name(s) _____
Town _____ State/Province _____ Zip/code _____
(for our records)

Thank you so very much for your wonderful and tireless support. Please know that your generosity will help *LC* continue to connect lesbians – across town and across the world.

P.S. In case you're looking for a lawyer to help you out, we've included our most recent Directory of Lawyers for Lesbians (Sept/Oct 2019).

Sample Language

Following are some suggestions for ways to list Elsie in your will. Of course this is not legal advice, and it's always recommended that you speak with your own legal/financial advisor about any of this first. If they have any questions for us they can give us a call at 517-371-5257. And when you include Elsie in your will/estate plans, please remember to let us know!

Percentage: With this method you divide your estate up by specifying a certain portion to each beneficiary.

I give and bequeath to Elsie Publishing Institute, Tax ID 38-2310325 (a nonprofit corporation at PO Box 811, East Lansing, MI 48826 ph 517-371-5257) XX percent of the total value of my estate to be used as the EPI Board of Directors determines.

Specific Amount: This is when you name a set amount or a specific piece of property that you want to give to a certain person or organization.

I give and bequeath to Elsie Publishing Institute, Tax ID 38-2310325 (a nonprofit corporation at PO Box 811, East Lansing, MI 48826 ph 517-371-5257) the sum of \$ _____ [or specific property] to be used as the EPI Board of Directors determines.

Residue Clause: This specifies who, or what group, should get what's left in your estate, if anything, after all your other bequests have been fulfilled and the expenses and taxes have been paid.

The rest, residue and remainder of my estate, both real and personal, wherever situated, I give and bequeath to Elsie Publishing Institute, Tax ID 38-2310325 (a nonprofit corporation at PO Box 811, East Lansing, MI 48826 ph 517-371-5257) to be used as the EPI Board of Directors determines.

Contingency Clause: This way you leave a bequest to nonprofit or other person if any of your designated beneficiaries are unable to receive their bequests.

Should [name of heirs] predecease me, the portion of my estate going to [name of heirs] I give and bequeath to Elsie Publishing Institute, Tax ID 38-2310325 (a nonprofit corporation at PO Box 811, East Lansing, MI 48826 ph 517-371-5257) to be used as the EPI Board of Directors determines.

Once again, thanks so much for thinking of us!

For LC,



Connecting lesbians worldwide
Since 1974