



Family Life Radio and *Intentional Living* are ministries of



Important Gift Planning Information

Legal name for making a bequest to Family Life Radio is:
FAMILY LIFE BROADCASTING SYSTEM
Tax ID #38-1812892

Legal name for making a bequest to Intentional Living is:
PARENT TALK, INC.
Tax ID# 86-0672542

Ministries of Family Life Communications Incorporated are faith based and funded by the financial gifts from listeners and supporters. Financial integrity is maintained through the strict adherence to a fiscal budget approved by our volunteer Board of Directors in keeping with accountability standards set forth by the Evangelical Council for Financial Accountability. Family Life Communications Incorporated and its ministries are 501(c)(3) nonprofit organizations, as classified by the Internal Revenue Service. Family Life Broadcasting System is a charter member of ECFA. All U.S. gifts are tax-deductible as defined by law. Family Life Communications Incorporated staff and administration cannot own or make personal use of the assets of the corporation. Annual audited financial statements and Board of Directors roster are available upon request.



Neither Family Life Communications Incorporated nor its representatives are engaged in rendering legal advice. The purpose of this brochure is to provide information of a general character only. Advice from an attorney or other professional advisor should be obtained when considering planned gifts.

Estate Planning for Women

Take care of your family and leave a legacy



“I want to give something back, leave a legacy.”

Many women tell their estate planning advisors: “I’ve worked hard; I’ve been successful; life has been good to me. Now I want to leave a legacy.” For these women, their charitable beneficiaries—their church, school, and other ministries like Family Life Radio or *Intentional Living*, which have been an important part of their lives are deserving of support not only during their lifetime but through their estate plans as well. You can perpetuate the support of your favorite ministries through:

- A gift through your Will or Living Trust;
- Making them the beneficiary of life insurance, a retirement plan, savings or brokerage account.

We hope you will consider including us in your Will or other estate plan, and would be glad to help you with your estate planning needs.

ESTATE PLANNING
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2. Women are the caregivers. This includes taking care of young children and elderly parents. Statistically, the responsibility of initiating the estate planning process falls on women—mainly due to concern regarding the guardianship of young children. Women are also the ones who will eventually have the most need navigating the Medicaid process or a caregiver agreement when they are caring for their older relatives.

3. Women need to be most concerned about loss of primary income. In many cases men are the primary breadwinners in a family, so women are most at risk when their spouse passes away and that income stream is gone. Women can make sure they have adequate

Whether you have large amounts of property or little, whether you are the head of a large household or have no dependents, good estate planning means, at a minimum:

- Making certain after your death your property will be distributed according to your wishes
- Protecting your estate against “shrinkage” brought on by federal or state estate taxes, expenses of estate administration, lack of estate liquidity and other causes
- Taking steps to protect beneficiaries with special needs and to make your wishes known on practical matters such as funeral and burial preferences

Why Women Need Estate Planning

Whether single or married, caring for dependents or not, women have important things to think about when it comes to estate planning. As a woman you need to be involved in the planning process. Express your wishes, voice your concerns and ask your questions. Here are three ways that women are different from men—and how it affects their estate planning.

1. Women live longer than men.

Among the senior citizen population (65 and older) more than three times as many women as men are widowed. This longer life expectancy means two things. First, surviving women will likely deal with taxes. Second, women need a plan to sustain their retirement savings for a longer period of time. Careful planning ensures you will have remaining assets after retirement which will be distributed according to your wishes.

insurance policies, they can plan to keep those insurance proceeds and can also avoid heavy taxes upon death.

All of these things can be discussed and planned with an estate planning attorney—and it doesn't take away from your spouse or children. In fact, having your own plan in order actually helps the important people in your life.

