



An Estate
and Gift
Planning
Newsletter

HORIZONS

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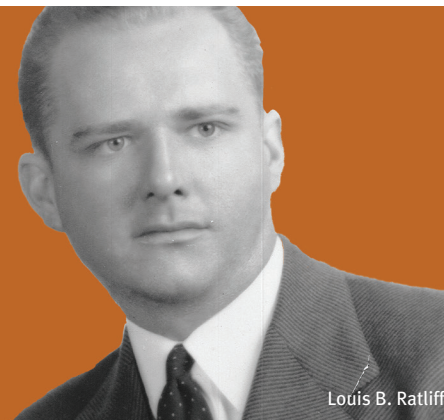
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>> The Dallas Foundation

The Dallas Foundation serves as a resource, leader and catalyst for philanthropy by providing donors with flexible means of making gifts to charitable causes that enhance our community. For information, visit dallasfoundation.org.

Smart charitable giving begins with small decisions that bring big results.

Fulfilling a Donors' Legacy Expands Foundation's Impact



Louis B. Ratliff

After entrusting The Dallas Foundation with their bequest, Mary and Louis B. Ratliff's generosity prompts leadership in companion animal welfare.

Mary and Louis B. Ratliff were long-time Dallas residents who invested well and lived comfortable, private lives. They never had children, but they loved animals, especially the dogs and cats that became family. They cared about their city, but weren't active in philanthropic circles. When they gave, they typically gave anonymously and directly -- sometimes leaving an envelope with cash on the doorstep of a struggling family's house.

After Mary died, Louis Ratliff began to focus more on their legacy. He worked closely with his financial advisor, R. Scot Smith of Morgan Stanley, to structure his bequest to ensure the gift was invested wisely and used effectively in support of their favorite causes.

Louis Ratliff died in 2009, and his significant planned gift passed to The

Dallas Foundation. It was one of the largest bequests in Foundation history. Per his instructions, we established two equal endowments, the Mary and Louis B. Ratliff Critical Needs Fund and the Mary and Louis B. Ratliff Fund for Animal Welfare. The funds have provided almost \$4.5 million in grants to date. Because they are endowed, those funds will continue to generate income for grants for generations to come.

The couple's gift to support animal welfare also made us reconsider our approach to the whole issue. After establishing the Ratliff fund, The Dallas Foundation helped organize a group of

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Mapping out Your Future

Imagine unfolding a map only to find a blank page, or tapping on your smartphone for directions and seeing only a dark screen. It's going to be hard to reach an unfamiliar destination without some way to navigate.

That's what happens when someone dies without a will or estate plan. There's no way to determine where that person wanted his or her assets to go, let alone which assets were supposed to go where. Wills and estate plans are maps you leave for loved ones and trusted advisors so your assets end up where you want them to go. When a person dies without a will or trust, a court must determine how to distribute the assets in an

estate.

A surprising number of prominent Americans have died without wills -- the musician Prince is one recent example. Potential heirs can spend years in court trying to prove their claim, an expensive, emotionally draining process.

The Dallas Foundation can help you start the process of planning your estate. We're pleased to work with you and your professional advisor to develop an estate plan tailored to meet your personal and charitable goals. We can also send you a copy of our Estate Planning Guide if you want to start the process on your own.



Did you know?

90 percent of Americans have cell phones | 75 percent use Facebook | Only 50 percent have wills

Creating a Plan With

PASSION AND PROMISE

One part of a meaningful life is the hope that we live on in the memory of family and friends, and that we leave our community a better place to live. A carefully thought-out estate plan can create a legacy that accomplishes all of these. The Dallas Foundation offers a variety of options to help your planned giving reflect your passions. Do you want to start a scholarship to help high-achieving, financially needy students? We can help you do that. Do you have a cause you want to support -- maybe environmental conservation or youth development or services for the elderly? We can help you establish a field-of-interest fund dedicated to that cause. Do you want to help meet our community's changing needs?

Leave a gift to The Dallas Foundation's Community Impact Fund. We are a resource to help you think through your charitable interests, and we can work with you and your professional advisors to plan your charitable legacy.

Please contact
Gift Development Officer
Kim Montez at
kmontez@dallasfoundation.org
if you'd like to learn more about
these services.

The Dallas Foundation has two specific services that can help you achieve your desired outcomes:

Gift Planning -- Our gift planning advisors will guide you through a process to develop a customized giving plan to support the organizations and causes you value, now and in the future.

Family Philanthropy Institute -- Our donor services staff will work with family members, individually or as a group, to help define charitable goals and shared values. We can even arrange family service projects or site visits and other activities to help families learn about nonprofits and charitable giving.

Protect Your Loved Ones and Create Your Legacy

It can be a scary question: What would your loved ones do if you weren't there? How can you make their future more secure?

The answer is simple: Create a plan. By taking the time now to think through these and several other questions, you can ease your mind and ensure your family is protected. And if you have an estate plan or will but it's a decade old, revisit it. Laws change, families change and assets change. An up-to-date estate plan is an invaluable gift to your loved ones.

Here are some questions to consider when you think about your estate plan:

- Who depends on you for financial support? Do you have any heirs with special needs?
- Have you or your intended heirs experienced any major life changes in the past few years, such as divorces, deaths, remarriages, births or serious chronic illnesses?
- What values do you want your estate plan to reflect?
- What do you want to leave your heirs -- a college education? Financial

independence? A spirit of entrepreneurship? How can your estate plan accomplish that?

- What do you want your legacy to be in the larger community? Which charitable institutions or causes are most important to you? How can you support them and also take care of your family?

These questions may seem overwhelming, but tackling them gives you more control over your legacy.

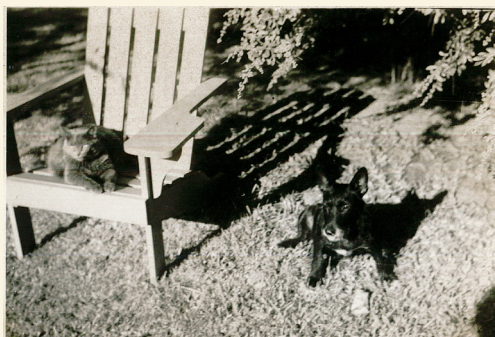
2017 Legacy Society Luncheon



The Dallas Foundation's 2017 Legacy Society Luncheon honored those who have included a charitable gift to The Dallas Foundation through their estate, will or beneficiary designation, as well as those who have served on our Board of Governors. Pictured left to right: Dallas Foundation Gift Development Officer Kim Montez and Steven Engwall; Gayle Thomas, John Castle and Senior Director of Donor Services Lesley Martinelli; John and Nancy Solana.

Contact us and begin exploring customized gift planning options created just for you and your circumstances. We will guide you through the process and planning so that you will be able to leave a legacy that inspires others for years to come.

By phone or email:
Kim Montez
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Ratliff family pets

foundations to work with animal welfare agencies to identify the most urgent local animal problems. The group agreed to underwrite a low-cost spay-neuter program targeting low-income neighborhoods.

The fund also helped pay for a comprehensive study of Dallas Animal Services operations and the loose-dog problem in southern Dallas. In 2017, additional funding from the Ratliff fund will support the recommendations of the study, including a dramatic increase in free surgeries and expanded community outreach in the form of free animal vaccinations, pet wellness exams and resources to educate residents on responsible pet ownership.

The Ratliffs' generosity and legacy is making Dallas a safer and healthier place for people and pets.



Chart Your Course:

Gift Planning Can Help Achieve Your Philanthropic Goals

If you wish to include The Dallas Foundation (TDF) in your plans, there are a number of ways to do so.

Beneficiary Designation Gift

A gift of an account, such as a bank or retirement account, that will take effect once the owner passes away. These gifts are easy to make using a form provided by the account custodian (the bank or brokerage house), and can be used to name a spouse, relative, other loved one or charity, such as TDF, as a beneficiary of the account.

Bequest

An instruction or set of instructions in your will, trust or codicil that tells others how you want your assets to be distributed after you pass away. A charitable bequest is a gift left to a charity like TDF by will, trust or codicil.

Testamentary Unitrust

A special kind of trust created after your death where assets are transferred to the trust tax-free. The trust pays income to your spouse, other family members or friends for a term you designate, and after

all such payments are made, the balance is given to TDF. A testamentary unitrust can reduce estate taxes and, if the right asset is used to fund the trust, income taxes for your family.

IRA Rollover Gift

A charitable gift made by the owner of an IRA directly to TDF. The owner must be 70.5 years of age or older. Up to \$100,000 per year can be transferred to help the owner meet their "required minimum distribution."

Quick Actions to Take



Return the enclosed 30-second survey for a FREE Easy Three Step Estate Planning Guide.

Visit Our Website



tdflegacy.org to find the gift option that fits your goals.

Contact Us



To discuss the different ways you can support the community through your estate plan.



Free Estate Planning Guide
A guide to planning your will and trust.



years

We look forward to hearing from you.

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Confirmed in Compliance With National Standards for U.S. Community Foundations