



Creating Your Jewish Legacy

Dear Temple Judea Members,

When we talk to our children, we don't always know if they are listening to us. It often feels like it is "going in one ear and out the other."

But, there is a statement we can make to our children – and grandchildren – and across the generations, a statement we know they will hear. We do have a way to convey our values, convey what is important to us. By participating in Temple Judea's Legacy Society, we can speak to our children in a way that is louder and clearer than mere words could ever be.

Remember the story of the man who plants a tree, knowing he will not live to see its fruit? Jewish tradition exhorts us to recount throughout the generations the story of this man who plants selflessly for the generations to come. When we contribute to our community's endowment, we plant a tree – carrying on a legacy through our children and grandchildren, sustaining our traditions through an uncertain future. By supporting the endowment funds, you will nurture new seeds of growth, as well as honor past donors, whose countless investments have given us the home we enjoy today.

Fortunately, building a community nestegg and securing a strong financial base is within the means of each one of us. An endowment gift arrangement can be simple or complicated – it all depends on the individual donor, with attention to his or her needs and the needs of family.

Please take a few moments to review this publication. I hope you will find it a useful tool, as it not only highlights the myths, the ways, and the stories of our members who already made the important step to leave a legacy and ensure Temple Judea's future, but it also provides some guidance on how to ensure our children and grandchildren are supported during some of the most difficult times in their lives through the gift of your pre-planning.

To date, Temple Judea has over \$3,000,000 in legacy commitments. Our goal is to increase this to \$30,000,000. Please consider joining the visionaries who are included in this publication. No amount is too small, no member is too young or too old.

We just completed our first year as part of the Harold Grinspoon Foundation's Life & Legacy program and we are thrilled to announce that we have reached and surpassed our temple's and our community's goal! Temple Judea secured over 18 new legacy gifts which will strengthen and sustain our Jewish community for generations to come.

I want to personally THANK everyone who already signed a letter of intent and is listed on our Honor Roll of Legacy Donors! Our goal for year two of the Life & Legacy program is another 18 new legacy gifts, with a stretch goal of 25.

I just signed my legacy commitment and I hope you will consider signing yours – please contact Morli Josza, Executive Director, for more information.

Respectfully,



Matthew Kutner, President

They Committed.... You Can Too

Earl Abramson and Sheila Schlaggar

Anonymous

Sonya Baum

Gloria and Donald Bell

Isabel and Steven Berg

Herbert Biederman*

Lesley and Steven Birenbaum

Constance and David Blacher

Kamara and Stefan Corbin

Phyllis and Bernard Eisenstein

Barbara and Fred Fields

Jodi and Sean Greene

Sharyn and Michael * Greenhill

Lorraine Hoffinger and Emanuel Belkin

Joan and Peter Hoffman

Beatrice and David James

Morli Josza

Rabbi Yaron Kapitulnik

Matthew Kutner

Frances Stern Lashinsky

Clare and Richard Lesser

Jody and Andy Levy

Vivian and Itsy Lieberman

Karen Lowenstein

Denise* and William Meyer

Mark Pinsky

Miriam Rieder

Faye Rosch

Leslie Rosenwasser

Elinor and Barry Schimel

Beryl and Robert Schneider

Adele Shamban

Jeri and Harvey Siegel

Janet and Chuck Silverman

Sigmund Stahl*

Cantor Alicia and Phillip Stillman

Wini Suss

Rita and Burt Tansky

Terry and Frank Vaccaro

Muriel Weingrow

Stephanie and Brent Wolmer

Marjorie Yashar

Lois Zinman

*of Blessed Memory
as of July 2018



Elinor & Barry Schimel

We are grateful to have been chosen to be part of the "Life and Legacy" team at Temple Judea. About 6 years ago, Elinor and I experienced an "Avinu Malkaynu" moment when I was diagnosed with cancer. I was operated on at John Hopkins and it was a very challenging time for me, and my family. We were fortunate – I had excellent care, a talented and caring surgeon, and a successful procedure. However, this experience was formidable and caused Elinor and I to reflect on our lives, our values, and helped us shape our thinking and the focus for our legacy. In this moment of facing God, we confirmed our connection to our faith and to our community. We have been members of several synagogues over the past fifty years. Three years ago, we joined Temple Judea and feel like we have found our home. Our legacy contribution was made so that future generations have the financial resources necessary to ensure joyful, educational and spiritual missions of Judaism continuously enriched by Temple Judea.



5 Reasons to Make a Commitment to Temple Judea's L'Dor VaDor Society and the Life & Legacy efforts

1. Support the Future:

By committing a legacy gift to any of the participating organizations, you will be showing your support of building endowment funds that generate annual funding to benefit the organization(s) you love.

2. Support the Present:

At the conclusion of year two of the program, each organization participating in LIFE & LEGACY receives an incentive bonus of up to \$5,000 for securing enough new commitments to meet its goals.

3. Create Your Legacy:

When you establish a legacy gift, whether it's through a bequest in your will, or a portion of your IRA, or another giving vehicle, you are leaving your last lesson for your children, grandchildren, and even the community as a whole. With your legacy gift, you will be telling one and all that being generous, caring about others, and thinking about the future are important moral values. These are profound messages for Jewish community members of all ages.

4. Lead by Example:

By signing a legacy commitment, you are leading the community by stepping up and showing your dedication to your beloved organization(s). There is no monetary gift that must be made now, just your commitment, your leadership.

5. Save on Taxes:

While Temple Judea does not provide tax, legal, or financial advice, we do encourage you to contact your trusted advisor to talk about how a prospective legacy gift can save you on capital gains taxes, estate taxes, and/or income taxes, because these savings can be significant.



Rabbi Yaron Kapitulnik

I am not sure, but if I had to guess, very few people under the age of 50 take the time to think about legacy giving. I believe that people this age are too busy raising kids, saving for college and future Simchas (b'nai mitzvah, weddings...) or simply, the concept is too far from them, or too frightening to think about at this time of their lives.

They are not wrong. Thinking about, what we hope is the very far future, is a very hard thing to do. But what guides me is the famous Talmudic story of Rabbi Eliezer that teaches his students that we should live knowing that today might be our last day. Or the teaching in Pirkei Avot that there is no sense, or advantage, of postponing for tomorrow what can be done today.

I care deeply about Temple Judea. I care deeply about the future of the Jewish people, and I know that without strong, vibrant and inspiring temples, the future of our people will be challenging. I also care about my responsibility to build a just society and a generous community in which people take responsibility and lead by example. And I care a lot about my children. Both about what I will one day leave them, but also about what I can teach them today. So, I am proud to have made this gift, knowing that it will add yet another layer to the bedrock of Jewish life for generations to come, as well as serve as a crucial teaching moment about personal responsibility to my children, family and community.



Stephanie & Brent Wolmer

Temple Judea has been a part of our lives for well over 30 years. Some years at a distance, but always there, always a place to which we could return, to arms which would embrace our family. Leaving a legacy gift provides us an opportunity for the continuation of our strong connection and commitment to our spiritual home. It is comforting to know that we will be able to give to our community beyond our lifetimes, not because we are worried about its survival, but because TJ is strong and vibrant and we can help it to remain so. When we open our monthly copy of the Voice, we see more activity than we have time to enjoy, activities that appeal to all ages. We chose to give a legacy gift because it's an easy way to ensure that "Joyous Judaism that Inspires Action" will continue for generations to come.



Beryl & Robert Schneider

So how can we say thank you for the life lessons and legacy our parents and grandparents gave us?

You can pay it forward.

Bob and I are blessed to have families that left a lasting impact on each of us. We are grateful for the memories we have of them and the lessons they imparted on us both directly and indirectly. Importantly, they taught us the importance of a synagogue, of Jewish life, and of giving to others. Judaism teaches the millennia-old values that provide much of the moral and ethical foundation of Jewish life — tzedek (justice), chesed (loving-kindness) and tikkun olam (repairing the world).

We are grateful to be able to pay it forward, to live by these values, to make a legacy gift to Temple Judea and thereby preserving and passing along the same life lessons we were given so that future generations can benefit as well.

Top 10 Legacy Giving Myths

10. I already give money annually. Thank you so much! Regular giving to an annual appeal or fundraiser is an important part of how we keep our doors open. But what happens to the organization you have supported when you are no longer here to make that gift?

9. I don't want the publicity associated with Legacy Giving. Part of our philanthropic practice involves thanking those who have made a legacy commitment. Publishing a list of legacy society members and offering special opportunities to legacy givers can inspire others to participate in this important program. But if you're not the kind of person who wants the world to know about your generosity, you can choose to remain anonymous.

8. Only seniors can leave a legacy gift. Seniors are an important and influential group, but any person-- no matter their age-- can plan to support the causes and organizations they cherish after they are gone. If you have assets, you'll want to be the one to decide how they should be divided... at any age.

7. I will need to hire a lawyer. There are many Legacy gift vehicles that don't require hiring an attorney. Consider making your favorite nonprofit a beneficiary of a portion of your life insurance policy or retirement fund. This change can usually be made with a single phone call and a signature, no attorney necessary.

6. I won't get to decide what happens to my gift. Even though you won't be here to see the impact your legacy gift will be making, you can pre-determine where your dollars will go and stipulate how they should be spent. If you'd like to fund a technology upgrade, purchase books for the library, or make sure extra scholarships are available, just stipulate that as part of your gift. Don't imagine that you have to restrict your gift though... sometimes general funding is just the thing that an organization most needs.

5. If the organization dissolves, so will my money. It's hard to predict where any of us will be in 10, 20, even 50 years. If you are worried that your organization might not be around when your gift is ready, you can indicate that you'd like it to go to a particular cause (Jewish education) as a second choice to your favorite organization (Temple Judea).

4. My kids are getting all my money. Every parent wants to make sure their kids are well taken care of. Consider leaving just a portion of your estate to charitable causes. A gift like this will leave your children with both financial support and an ethical lesson in the importance building a better world.

3. I might need my money. It's true, you might. And it'll be there for you if and when you do. This type of gift represents what you want to give once you are no longer here to need your assets.

2. I want my money to go where it's most needed. Sometimes it's not an organization that moves us, but the idea that we can make a difference in the world. If you have a mission that you'd like to accomplish, contact Morli Josza, Executive Director, to set up a one-on-one meeting to discuss further.

1. I have to be a millionaire to leave a legacy. The beauty of legacy giving is that you can make a gift of any amount of your estate. If your estate is worth a few shekels or a few billion, your gift is your legacy. And your legacy should live on!

Frequently Asked Questions

Q: What is an endowment fund?

A: An endowment fund is a permanent, self-sustaining source of funding. Endowment assets are invested. Each year, a portion of the value of the fund is paid out to support the fund's purpose, and any earnings in excess of this distribution are used to build the fund's market value. In this way, an endowment fund can grow and provide support for its designated purpose in perpetuity.

Q: How much money does it take to start an endowment?

A: Minimum funding levels for different types of endowments:

- \$25,000 will start a named endowment
Named / Designated Endowment Wish List
- \$2,000,000 will establish a named chair to support TJ's Senior Rabbi
- \$1,500,000 will establish a named chair to support TJ's Asst. Rabbi
- \$1,500,000 will establish a named chair to support TJ's Cantor
- \$200,000 will establish a named fund to support weekly flowers on the bimah
- \$100,000 will establish a named fund to support High Holy Day music

Q: What else does it take?

A: An endowment agreement. This agreement between the donor and the temple permanently defines the purpose of the fund. The agreement also outlines Temple Judea's standard procedures for managing endowment funds.

Q: Whose name is on the endowment?

A: You can name an endowment for yourself, your family, your friend, your company – the choice is yours. Your endowment will be recorded as "The [Name of Your Choice] Endowment Fund."

Q: Do I need to sign an endowment agreement or meet a minimum gift level if I want to give to an existing endowment?

A: No. You can make a gift of any size to an existing endowment fund without signing an endowment agreement. There may be an existing endowment that reflects your interests and to which you can add your support. Also, many donors who have established endowment funds in the past continue making gifts to them over time. The larger a fund is, the more it can do each year.

Q: How is the distribution from an endowment used?

A: The spending distribution from each endowment fund is used to support the purpose as specified in the endowment agreement between the donor and the temple.

Q: How else does Temple Judea recognize major donors?

A: The L'Dor VaDor Society was created to recognize individuals who make endowment gifts to Temple Judea of \$10,000+. Members of the L'Dor VaDor Society are invited once a year for a special celebration recognizing their generosity to Temple Judea. They are also recognized in the monthly publication, The Voice, in banners in Temple Judea's lobby, at Life & Legacy Events, and at the High Holy Days. For donors who make gifts of \$50,000+, and the payment has been received, a stone will be placed in Temple Judea's lobby.

Q: Who manages Temple Judea's endowment assets?

A: Temple Judea's endowment assets are currently managed by Merrill Lynch and by the Jewish Federation of Palm Beach County's Community Foundation. TJ's Investment Committee evaluates its managers on a yearly basis and reserves the right to change managers to best meet the needs of the fund.



Joan & Peter Hoffman

We joined Temple Judea eight years ago and instantly knew we had made a great choice in synagogues. Over time, we discovered that TJ had become our amazing second home. “Joyous Judaism that Inspires Action”: Our synagogue delivers on its promise. TJ has a dynamic, caring and inspiring clergy; uplifting Kabbalat Shabbat services, beautiful, meaningful High Holy Day services, and innovative and comprehensive programming. Fellow congregants have become wonderful friends ... more like family. Together, we share a love of Judaism and of TJ.

Through our annual dues and additional donations to support TJ, we are helping to build and strengthen this important Jewish institution and community. So, when TJ created a Legacy Program, we said, “count us in”. We have made TJ one of the beneficiaries in our estate plan. Our annual contributions will continue into the future, after we are gone. TJ is a very meaningful part of our lives today. It feels good knowing that part of our legacy will be to help TJ thrive well into the future.



Sonya Baum

I moved from California in 2012 and from the very first time I walked into Temple Judea I felt that I was home, with family. Having no children, and my immediate family living up North, this feeling of belonging was instrumental in making my transition to Florida fulfilling and joyous. I believe in taking care of one's family and just the same way that I am protecting my immediate family after my passing, I want to protect Temple Judea. I was able to set up a trust with an annuity which has allowed me to continue my lifestyle without depriving myself of things I might enjoy, but ensuring that the people I love, and the temple that has meant so much to me, are both taken care of. Leaving a legacy makes me feel like I am leaving my family, my home, in a better place.



Janet & Chuck Silverman

We made our permanent move to Palm Beach Gardens in 2011 and immediately joined Temple Judea. Since that time, Temple Judea has been the place we have continuously had wonderful Jewish experiences that enrich our day-to-day lives. From the intimate and moving morning Minyans, to the joyous Friday night services, to the meaningful High Holy Day services, we find happiness and spiritual fulfillment as well as a strong sense of belonging. Temple Judea has also been our home for celebrations like Jan's adult B'nei Mitzvah and our 50th wedding anniversary.

In fact, we feel so connected to Temple Judea that Jan and her family presented the temple with a Torah that was brought over from Europe and has been in her family for years, because we trust that TJ will have the longevity and sensitivity to take proper care of it.

We are grateful to be a part of temple that is uplifting and inclusive and we want to be a part of not only its present, but its future.

Wills Are Not Just for the Wealthy Anymore

Many people think that wills are only for the wealthy. Fact is, that even families of modest means experience heartache and confusion caused when a loved one passes away without a will.

To ensure that your wishes are honored and your loved ones are able to claim important rights to which they are entitled, you should have a valid, current will.

Without a will, a judge decides how to distribute your property, based on state law. Treasured family heirlooms may be sold in order to divide the proceeds among your legal heirs. Fees and expenses related to the state designated distribution of your property will be paid from assets in your estate.

When you have a will, your rights and wishes will be spelled out and honored. Review your will regularly as your circumstances change. Go over it with your trusted designated executor to ensure that there are no questions. Advise your executor where your will is stored.

Compile a list of contact information for all individuals handling your assets, and any personal or family history pertinent to the will and keep it updated and with your will. Make provisions for minor children including their care and guardianship needs. Determine the timing of how you want your assets distributed such as making a provision for an education fund.

Jewish tradition teaches us to make the world a better place for future generations. Make sure the legacy you want to leave to your children and your community is included in your will.

Include provisions for organizations that are important to you. These can take the form of a simple bequest, an IRA, other retirement assets, or life insurance policies.

A properly executed will allows you to protect your property rights and to take care of your family, organizations important to you and others, according to your wishes.

For more information on the Create a Jewish Legacy program, contact Morli Josza, Executive Director, 561-624-4633.

This article is based on one written by the Jacksonville Jewish Foundation

Ways to Make a Legacy Gift

Bequest From Your Will

Ways You Can Give Through a Will or Trust:

- Leave a specific dollar amount or asset to Temple Judea.
- Designate a percentage of your estate to be given through your will or living trust.
- Give only the remainder, or residue, of your estate, or that which remains after bequests to loved ones have been made.

The following is an example of suggested language to include in your will/trust:

"I give and bequeath to Temple Judea, a not-for-profit corporation, with principal offices presently located at 4311 Hood Road, Palm Beach Gardens, Florida, 33410, the sum of , or _____% of my estate, to be used for the accomplishment of its general purpose (or for a specific purpose as indicated)".

Ways You Can Give Through Other Means:

- An outright gift of cash
- Securities
- Personal property
- Real estate
(real estate is accepted on a case-by-case basis with minimum valuation considerations and a written appraisal)

You may designate your bequest in two ways:

- For the general purposes of Temple Judea (an unrestricted bequest)
- To be used to support a particular program (a restricted bequest)

Retirement Assets

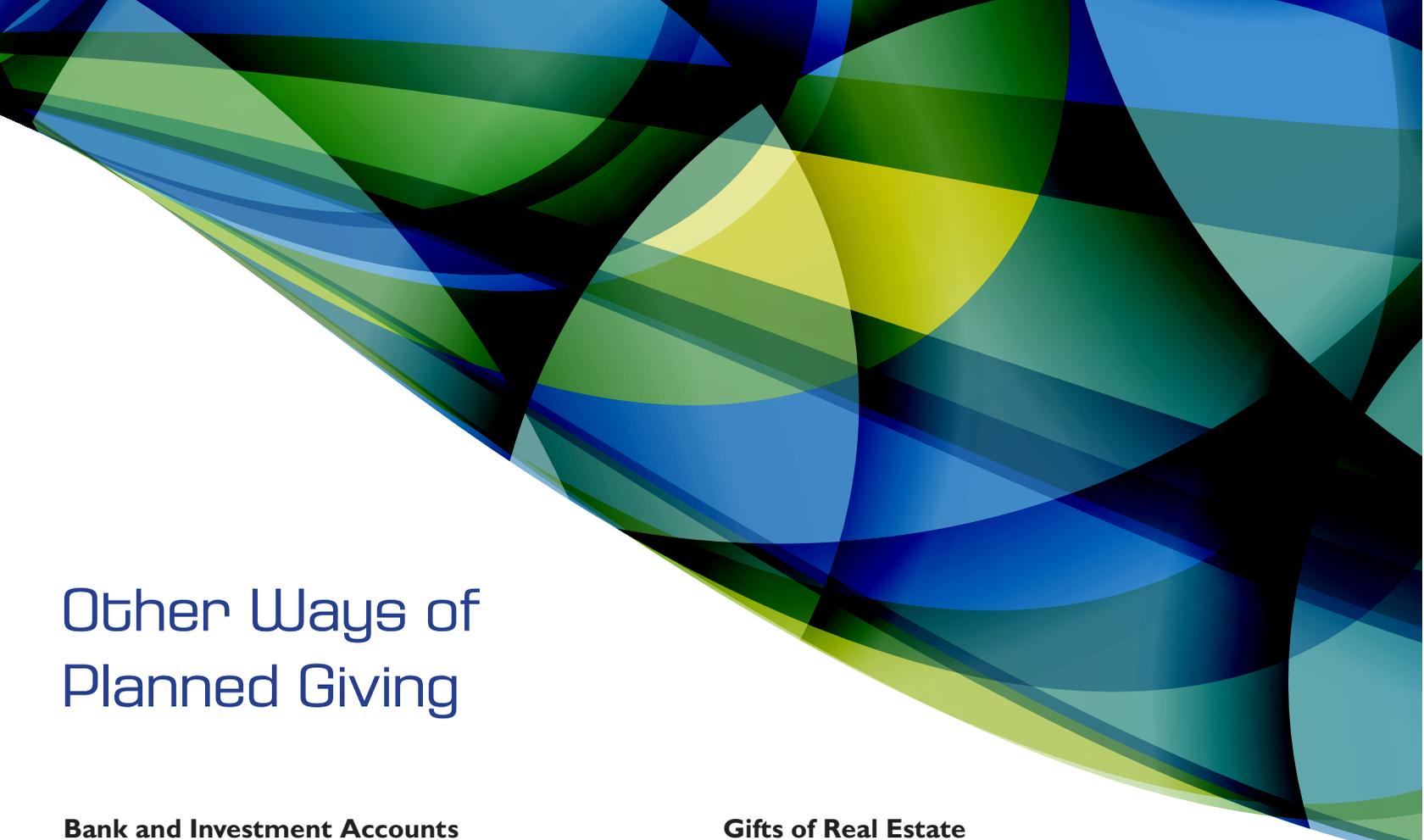
- Retirement assets are one of the most beneficial gifts you can give to Temple Judea. These funds grow tax-free until the time of withdrawal.
- **Outright gift through beneficiary designation.** You can name Temple Judea as the beneficiary or contingent beneficiary of your retirement assets after your lifetime. When a retirement account is left to a charity, the organization does not pay any income tax whereas your heirs may pay income tax if they inherit your retirement funds.
- **Charitable remainder trust after a donor's lifetime.** You can name a trust as the ultimate beneficiary of excess or unused retirement assets. After your lifetime, the trust can provide income to heirs for a period of years, after which time the trust monies can fund charitable endeavors. Since it is a charitable trust, there is more money available to generate income for heirs.

Life Insurance

- Life insurance is often overlooked as an asset that you can use to make gifts to Temple Judea.
- **Add a beneficiary to your policy.** It is relatively simple to make a change to the beneficiary/beneficiaries of your insurance policy without changing your will or other aspects of your estate plan. Just ask your insurance company for a form that will allow you to make Temple Judea a beneficiary of your insurance policy.
- **Give a paid-up policy.** You can transfer ownership of a paid-up life insurance policy to Temple Judea. After the transfer, Temple Judea can elect to either cash in the policy right away or keep the policy and receive the death benefit later. You would receive an immediate income tax deduction for either the cash surrender value or the basis (usually the cost), whichever is less.
- **Making Temple Judea the owner and beneficiary.** You can take out a policy and make Temple Judea the owner and beneficiary of the policy. Premium payments can be made by you directly to the insurance company or by Temple Judea, by way of your annual gift to the organization. Whichever way the premiums are paid, you can take an income tax deduction.

Charitable Remainder Trust

A Charitable Remainder Trust (CRT) is a life-income arrangement that provides you and/or other beneficiaries with a stream of income for life or for a period of years. After the trust terminates, the principal, or "remainder interest," goes to Temple Judea. Unlike other life-income arrangements, CRTs are separately invested and managed trusts. Please note that Temple Judea does not manage these trusts for donors. This is the most flexible of life-income plans, and a powerful way for you to benefit along with your heirs and Temple Judea. Some versions of CRTs can be funded with closely held stock, partnership interests, real estate, and in some instances, tangible personal property such as works of art. You can choose to receive a variable or fixed income (beginning immediately) for life or a term of years. There is no limitation on the number of beneficiaries of a CRT.



Other Ways of Planned Giving

Bank and Investment Accounts

"Payable on death"(POD) or "Transfer on Death"(TOD) accounts name a beneficiary to receive the proceeds upon your passing. You do not have to change your will or work with an attorney or accountant. There are no fees to arrange such a gift. You simply complete the beneficiary form given to you by the financial institution with the information below. You retain complete control over the funds or assets in the account while you are living, and these gifts are completely revocable.

U.S. Savings Bonds

Although it is not possible to make a lifetime charitable gift of a savings bond without first paying the tax on the interest earned, it does make an excellent asset to bequeath to Temple Judea. That's because savings bonds generate "income in respect of a decedent." That means if you die owning them, the accumulated interest is taxed before your heirs inherit them. However, if they are left to an organization like Temple Judea, that tax is not due.

Gifts of Real Estate

When including real estate in your will, it is important to clearly identify the address and include a legal description of the property, such as lot and block number. When we are notified that we are a beneficiary of real estate we will likely sell the asset. The executor of the estate has the real estate appraised for tax purposes, and if there is a mortgage on the property, the mortgage is paid off and Temple Judea receives the balance. Please be aware that as part of our gift acceptance policy, all gifts of real estate are examined on a case-by-case basis.

Gifts of Stock and Securities

Please contact Morli Josza, Executive Director, for trading instructions.

The material presented is intended as general educational information on the topics discussed herein and should not be interpreted as legal, financial or tax advice. Please seek the specific advice of your tax advisor, attorney, and/or financial planner to discuss the application of these topics to your individual situation.



Leslie Rosenwasser

A few summers ago, I faced a serious medical procedure. Facing an unknown outcome, I decided it was time to “get my house in order”. I met with an estate planning attorney and wrote a new will. Creating a will is, in one sense, one of the easiest things one will ever do: try to take care of those who remain and who one holds dear in the very best way you can.

Many of you know that I have two very successful sons who don't need any material gifts from me. They, my daughters-in-law and my granddaughter, are the core of my family. But Temple Judea is as much my family as are my sons. Temple Judea needed to be taken care of in my will.

Some will ask, how can you value your relationship with your temple as you value your relationship with your sons? It's simple, really, my sons and their family and Temple Judea are the foundation of my life.

Temple Judea is home for me. It is a place that will always greet me with a smile and a warm welcome. Temple Judea is so much more than Rosh Hashanah and Yom Kippur. Temple Judea is my breathing space on Erev Shabbat. Temple Judea is my place for learning and a stimulating conversation, be it at Lunch and Learn or Book Club. TJ is the warmth and hugs that surrounds us all when we say the Mi Sheberach. Temple Judea is my home for comfort when life reminds me of our human frailties and challenges. TJ opens its arms and gives me a place to heal. TJ is a community that shares its warmth and welcoming with all who come through its doors.

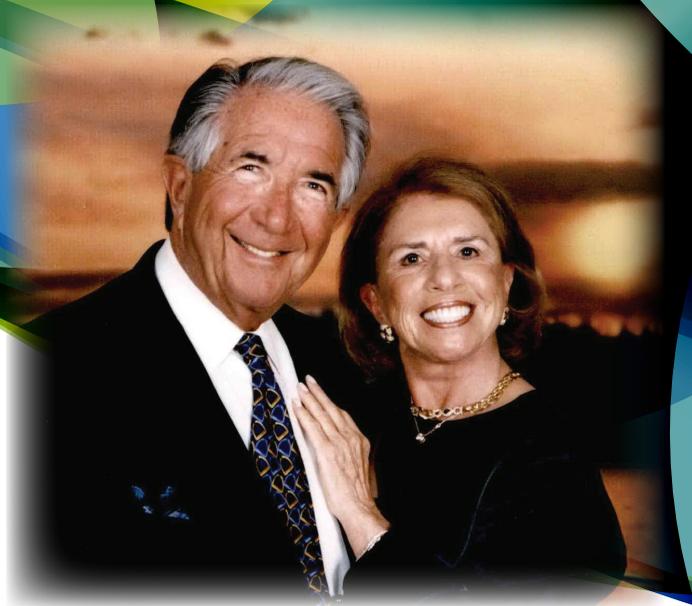
Legacy giving is about sustaining institutions that one values long after one is gone. Temple Judea embodies values that are important to me: love of Judaism, caring for those in need, education, and gratitude. It is my hope that my legacy gift to Temple Judea helps to sustain this loving and caring community long after I am gone.

“One day journeying on the road he saw a man planting a date tree, he asked him, “how long does it take (for this tree) to bear fruit?” The man replied, “seventy years.” He further asked him, “are you certain that you will live another seventy years?” The man replied, “I found (ready grown) date trees in the world, as my forefathers planted these for me, so I too plant these for my children.”

Fellow members of Temple Judea:

We all share one thing in common: the hope that we can create a bright future for our children, grandchildren and our community. We live our lives planting seeds anticipating the next generations will enjoy the fruits of our labor.

Many of us are second or third generation Americans. We are here because an Aunt Rebecca or Uncle Morris helped our grandfathers or fathers journey here. The uncles, who provided a job, shared an apartment, yes, even a bed. Generations later he is still remembered as “Uncle Morris of blessed memory.”



Connie & David Blacher

Remember during our lifetime, each of us has been helped. The hospital where we were born. The university building and libraries that prepared us for a successful life. All made possible by generous donors we will never know. Their LEGACY established during their lifetimes made it possible. We must follow the same path leaving our own footprints.

Connie and I established a legacy at Temple Judea. You will never have the opportunity if ever making a more meaningful lifetime investment.

“PRAY as if everything depended on God.
ACT as if everything depended on you”.

Letter to My Spouse- Loved One

Dear _____,

As we have discussed, you should use this letter (which is not to be misconstrued as my Will) after my death or serious disability to serve as a reminder about a number of matters. The purpose is to make your task of handling legal and financial matters easier. Our attorney and our accountant have a copy. Their names and direct phone numbers are:

Attorney: _____

Accountant: _____

Safe deposit box. Our safe deposit box is in both our names and contains papers that you will find useful at the time of my death. For example, my military service documents, which will enable you to collect my veterans' death benefits. You will also find my Will, copies of my birth certificate and other valuable items. The box is located at _____. The number of the box is _____. You will find my key to the box in _____.

Will. The original of my Will is in our safe deposit box at the bank. You have received a copy of my Will and an additional copy is in _____;

Executor or personal representative. I have appointed _____ and _____ to serve as executors or personal representatives of my estate. They will handle most of the legal and financial matters but will need your assistance.

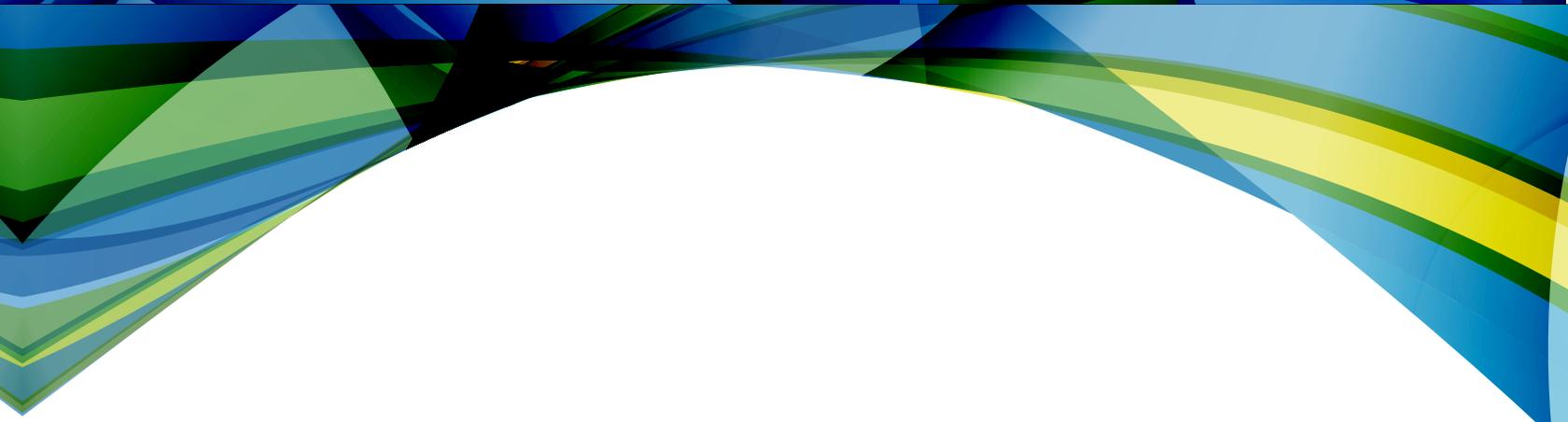
Funeral arrangements. We own burial plots at _____. The certificates are in _____. As we have discussed, here are my instructions for a funeral _____.

Credit cards. Please destroy all the credit cards in my name except those that are issued jointly to both of us. You don't want to be burdened with the problems of improper use of my cards.

Brokerage house. Please call my securities broker _____ at _____ and instruct him to nullify my standing or special instructions. Follow this with a written confirmation. After the accounts are transferred to your control, you can act as you wish.

Life insurance. My life insurance policies are in my _____. Our life insurance agent is _____ and his telephone number is _____. He will assist you in obtaining and completing claims forms so that you can promptly begin collecting these benefits.

Personal financial statement. Attached to this letter is an updated personal financial statement that is a bit more detailed in describing the stocks, real estate, partnerships, bank accounts and other investments we have made. When you read this, you will have a good handle on all our investment decisions. I suggest that you consider employing _____, who I have consulted with from time to time as an investment adviser.



Casualty insurance. The policies that we have on our home, automobiles and other property have been purchased through _____, whose telephone number is _____. Be sure that none of the policies are permitted to lapse.

Home. Our home will continue to be owned by you and full title will pass to you outside of the probate court. Our deed and policy of title insurance are held in _____.

Automobiles. All of our vehicles are registered in both of our names. Registration papers are in _____.

Loans. In addition to the loans we have on our real estate, which are represented by notes and deeds of trust, the policies of title insurance and deeds are in _____. We also have a margin account at the brokerage firm. Please give your attention to that account with the advice of our estate planning adviser. The circumstances will change because everything I own will take on a new tax basis at the time of my death. Accordingly, you have a new set of circumstances to deal with regarding income taxes on any asset sales after my death.

Tax Returns. Copies of our tax returns for the past 10 years are located in _____. You can also contact our accountant for copies of returns filed in recent years.

Pension Plan. We have a pension plan. The name and address of the plan administrator is _____. I have been dealing primarily with _____ whose telephone number is _____. If the administrator is not clear about what our benefits are, consult with our estate planning adviser.

Passwords. In Order to get into my various websites that we use for financial purposes and other important matters you will need my user names and passwords. Here is the information you will need in this endeavor: _____
_____.

Temple Judea. We jointly committed to make a legacy contribution to our beloved Temple when I was alive, as being a member meant so very much to us. There is a signed Letter of Our Intent on file in Morli Josza's office. She is/was the Executive Director of Temple Judea when we executed our wishes in this regard. Please contact her about fulfilling this Legacy.

Miscellaneous. Until my estate is settled, you should keep careful records of all checks you receive, as well as what you spend. Turn over all checks made out to me, or in our joint names, to our executor or personal representative. (Checks made out to you alone may be deposited or cashed by you as always.) You can continue to use our joint bank account if you wish. Keep a record of all bills paid. As questions come up, my executor or personal representative (and our estate planning adviser) are available to consult with our family.

All my love,



I'm ready.....

Here's my Statement of Intent

Please fill out and return to:

Temple Judea
4311 Hood Road
Palm Beach Gardens, FL 33410

Attn: Morli Josza



STATEMENT OF INTENT

In keeping with the Jewish tradition, I/we submit this Letter of Intent as a gift to Temple Judea's **L'Dor VaDor Legacy Society** to help ensure the future of our sacred home.

Should you choose to disclose the specifics of your gift, please include the document, or the pertinent language, from your document. This statement is non-binding and revocable.

___ I / We have already created a legacy gift, but until now have not shared this with Temple Judea.

___ I / We intend to create a legacy gift and will formalize my/our gift within ___ months. (maximum of six)

My/our legacy gift in the approximate amount of \$ _____ or ___% will be/was completed through (check one):

Bequest/Will Charitable Trust Life Insurance Policy Retirement Plan Assets
 Outright Gift/Appreciated Assets or Cash Other

We would like your permission to include your name as a **L'Dor VaDor Legacy Society** donor. By letting others know of your generosity and your dedication to Temple Judea, they may be encouraged to take similar action.

___ You have my permission to recognize me/us publicly in all L'Dor VaDor marketing materials (without disclosing gift details.) or ___ I / We wish to remain anonymous.

Donor's Name: _____ Donor Date of Birth: _____

Donor's Name: _____ Donor Date of Birth: _____

Name(s) for Formal Recognition: (ex. Ruth and Samuel Donor, Ms. Ruth Donor)

Home Phone: _____ Cell Phone: _____

Email #1: _____

Email #2: _____

Primary Address: _____

Seasonal
Address: _____

Donor's Signature:

Date:

Donor's Signature:

Date:

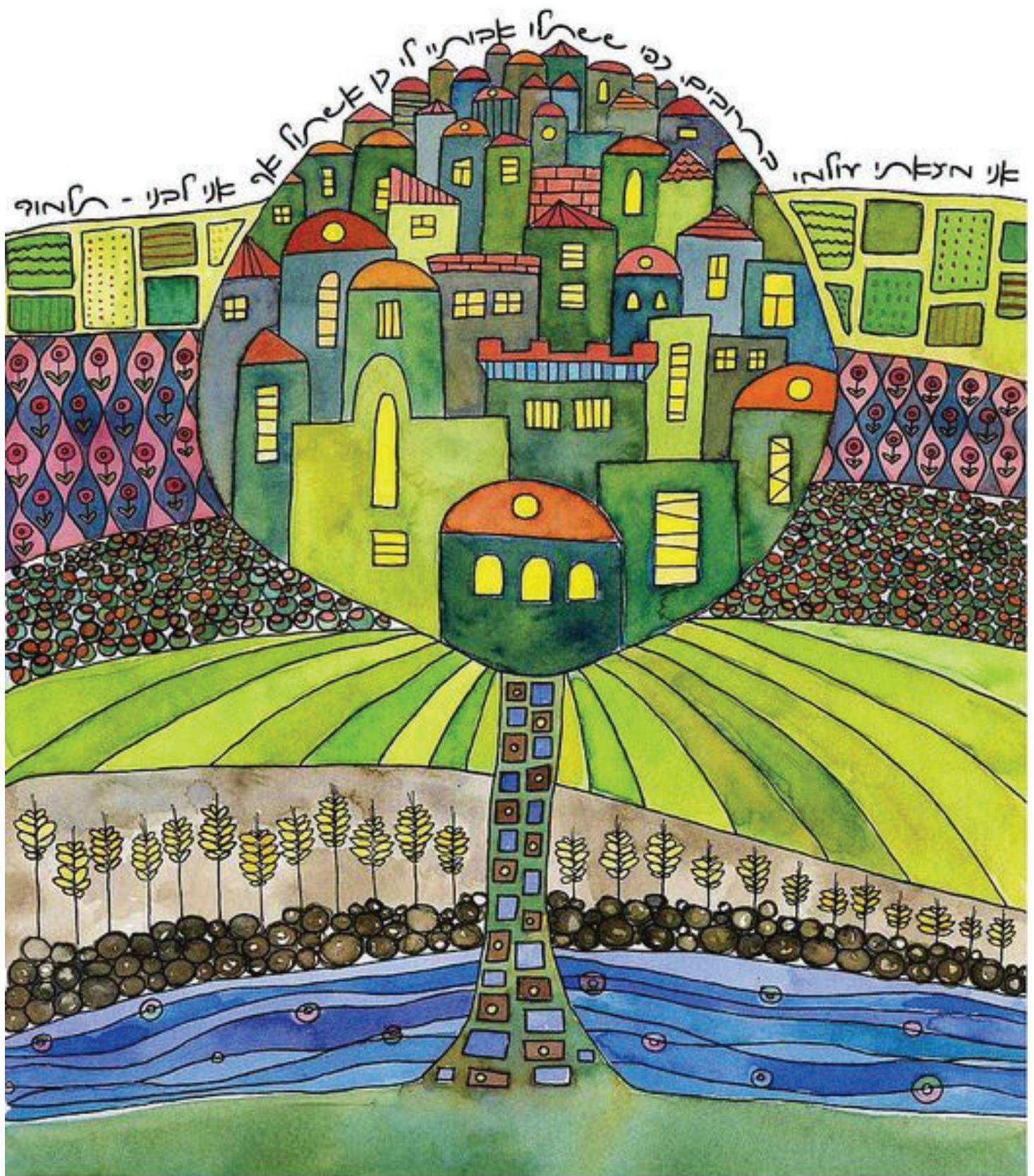
Suggested Gift/Bequest Language:

"I, _____ (name) of _____ (city, state, zip), give, devise and bequeath to Temple Judea, a 501 (c)3 non-profit organization, 4311 Hood Road, Palm Beach Gardens, FL 33410, (Federal Tax # 59-2100649) _____ (written amount or percentage of the estate or description of the property) for its use and purpose."

Kindly indicate in your paperwork if Temple Judea's Investment Committee will manage your gift or if the Jewish Community Foundation will manage your gift.

I / we would like to be contacted by the following organization(s) to discuss an additional legacy gift:

- _____ Jewish Federation of Palm Beach County
- _____ Ferd & Gladys Alpert Jewish Family & Children's Service
- _____ Mandel Jewish Community Center of the Palm Beaches
- _____ Arthur I. Meyer Jewish Academy
- _____ Lola and Saul Kramer Senior Services Agency, Inc., a subsidiary of MorseLife Health System
- _____ Lorraine & Jack N. Friedman Commission for Jewish Education of the Palm Beaches



I found a fruitful world because my ancestors planted for me. So too will I plant for my children - Talmud



Temple Judea Palm Beach County, Inc.

4311 Hood Road

Palm Beach Gardens, FL 33410

www.gotj.org

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L'Dor Vador Society

