



# INSPIRED GIVING

An Estate and Charitable Planning Guide for Friends of Glaucoma Research Foundation | Vol. 17 Fall 2024

## Planning for the Future: Life Change Inspires Action

When Nancy Graydon, GRF's Executive Director of Development and COO, suddenly lost her husband in the fall, she swiftly updated the beneficiaries of her retirement accounts and worked with an estate attorney to create a trust to ensure her final philanthropic wishes would be fulfilled.

"At such a difficult and uncertain time, it was incredibly comforting once I completed everything and included GRF and other charities, as beneficiaries of my retirement accounts," Nancy said.

Nancy adds that retirement assets, such as IRAs and 401(k)s, are great for charitable bequests because they are highly taxed when left to heirs.

"I am still able to include special gifts and mementos to family and friends...and support several charities that were meaningful to both me and my husband," she says. "It is another way I can honor his legacy to support causes he supported in his lifetime."

Nancy joined GRF in 2012 and has helped shape our fundraising, patient education and research programs.

"Our staff, researchers, and volunteers are so dedicated to improving the lives of patients and advancing our research initiatives. I feel incredibly fortunate to be a part of this special community," Nancy said.

Nancy noted that she continues to be inspired by Blanche Matthias and Bernice Hauck, the two patients whose early support provided the initial funds to establish GRF in 1978.

"Because of their initial investment and the contributions of thousands of donors who followed them, we have a much better understanding of the physiology and genetics of glaucoma...It is incredible how our donors have made this all possible."

She adds, "I know I was so proud and felt great joy when I included charities close to my heart in my estate plans, and it is an honor to help others feel this joy, too."



Nancy Graydon and her late husband Brian

**Nancy would be pleased to provide resources and guidance on legacy giving. You can reach her at 415-986-3162, Ext. 231 or email [nancy@glaucoma.org](mailto:nancy@glaucoma.org).**



## PPM Dos and Don'ts

**DO** verify whether your state recognizes a PPM as a supplement to your estate plan.

**DO NOT** create a PPM just hoping it will be legally binding.

**DO** thoughtfully consider who should receive your items before you start your list.

**DO NOT** be vague when describing each item. (For example, instead of saying "My bowls," write "The patterned mixing bowls I use when making all my recipes.")

**DO** keep a copy of your signed and dated PPM with a copy of your will.

**DO NOT** call your lawyer when you need to make a change—you can make adjustments on your own whenever you wish.

# Who Gets Your Favorite Things?

## Pass Down Your Possessions in Peace

Your great-grandparent's cookie jar...your cousin's war medals... even your own art collection.

Personal treasures and family heirlooms represent achievements, favorite memories and cherished traditions. Items such as jewelry, furniture, collections, artwork and household items might be sentimental and special—so how do you make sure the right items go to the right people and prevent family disputes?

With a Personal Property Memorandum, or PPM for short.

Allowed in about 30 states, a PPM can be a valuable addition to your estate plan. It is designed to supplement your will to spell out who gets particular items *without you needing to make revisions to the will itself*.

Simply reference the PPM in your will. If your state does not recognize a PPM, you'll need to use your will to state how you want your special possessions distributed. Don't skip this step!

A PPM is simple to use and easy to update. It does not require witnesses or a notary. If your state allows one, ask your attorney for a sample template or search for one online. See our important dos and don'ts at left.

# 4 Myths About Your Will

If you don't have a will and aren't sure you need one—or if you *do* have a will but are wary of including a nonprofit like Glaucoma Research Foundation—check out this list of myths.

## 1 Myth: I'm not rich, so I don't need a will.

**Reality:** You've worked hard and made smart decisions. If you own a home, a car and/or other items of value, you need a will. It allows *you*—not the state where you reside—to make decisions about what happens to your assets when you're gone.

## 2 Myth: I'm young, and wills are only for people well into retirement.

**Reality:** *Every* adult should have a will. You know how important it is to provide for not only a spouse or partner but for children, pets and possibly friends. Your documented direction can bring comfort to your loved ones during a difficult time and provide clarity when they need it most.

## 3 Myth: Creating a will is time-consuming and expensive.

**Reality:** Creating a will has never been so convenient and affordable. If the cost is a concern, you can create a simple estate plan using free tools online. We recommend a good estate planning attorney if you have a large estate, complex assets or unique circumstances.

## 4 Myth: My loved ones might get upset if I choose to give part of their inheritance to a nonprofit that is important to me.

**Reality:** They may be more supportive than you expect, especially once they learn that finding a cure for glaucoma is deeply important to you. Have a conversation with them or leave a “legacy letter” with your will that thoughtfully explains your wishes.

**IMPORTANT REMINDER:** Giving a gift in your will doesn't have to be an all-or-nothing proposition. You can choose to give just a percentage of your estate to benefit GRF, allowing you to provide for loved ones as well as support our sight-saving work.



## Discover a Dozen Ways to Make a Difference

We can help you find the giving option that fits your unique circumstances. Learn more about how you can meet your goals with our FREE guide, **12 Ways to Make a Meaningful Difference**. Simply return the enclosed reply form today!



# You Decide

## How You Want to Change Lives

We know someone whose steady, dedicated partnership has helped make incredible things happen.

You.

Groundbreaking research doesn't happen overnight. It happens when forward-thinking, committed supporters like you give generously to help bring a brighter future to life.

Like Nancy Graydon, you believe in finding a cure for glaucoma so much that you have spent a portion of your life in support of our sight-saving research. We can't thank friends like you enough.

Now you have the power to help people affected by glaucoma. You can make an impact today, establish a legacy gift for tomorrow...or do both. We would be delighted to help create a plan that works for your lifestyle and honors your values.

### How Will You Make an Impact?

#### Make a Difference Now:

- Use charitable funds you've already set aside (and simplify your recordkeeping) by recommending a grant to GRF from your **donor advised fund**.
- If you're 70½ or older, save taxes on **IRA** withdrawals by making a distribution directly to GRF. You don't get taxed on the gift, and neither do we!

#### Make a Difference Later:

- Create a gift with just one sentence—and without giving up any assets today—by putting us in your **will or trust**.
- Consider one of the quickest, easiest ways to give a gift: naming GRF as full or partial **beneficiary** of a retirement account, life insurance policy or other asset.



**GLAUCOMA**  
RESEARCH FOUNDATION  
[www.glaucoma.org/legacy](http://www.glaucoma.org/legacy)

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If you do not wish to receive planned giving information from Glaucoma Research Foundation, please email [development@glaucoma.org](mailto:development@glaucoma.org) or call 1-800-826-6693.

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