

“As my father
Planned Giving
planted for me,
Opportunities at the
so shall I plant
American Jewish Committee
for my children.”



“The American Jewish Committee
is the dean of American Jewish organizations.”

New York Times

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About the American Jewish Committee

The American Jewish Committee has worked for more than 100 years to ensure that all the world's peoples are accorded respect and dignity. Around the globe, AJC promotes pluralistic and democratic societies where all minorities are protected.

AJC works on many fronts. In addition to its New York headquarters and its Office of Government and International Affairs in Washington, D.C., AJC today operates thirty-two U.S. chapter offices, eight overseas offices, and twenty-two international partnerships.

Our key areas of focus are:

- Combating anti-Semitism and all forms of bigotry
- Promoting pluralism and shared civic values
- Protecting human rights and combating abuses
- Asserting Israel's right to exist in peace and security with its neighbors
- Safeguarding and strengthening Jewish life

Outstanding Stewardship

We combine effective action with wise stewardship. For years, Charity Navigator—the largest independent evaluator of philanthropies in the U.S.—has awarded the American Jewish Committee its highest rating: four stars. Charity Navigator stated, “The American Jewish Committee outperforms most charities in America in its efforts to operate in the most fiscally responsible way possible. This exceptional designation . . . differentiates the American Jewish Committee from its peers and demonstrates to the public it is worthy of their trust.” The American Institute of Philanthropy has also rated AJC as one of the top cost-effective charities in the United States.

AJC meets in Buenos Aires with the Argentine justice minister, who pledged not to relent in searching for those who bombed the AMIA Jewish Community Center in 1994, killing eighty-five.



Horizon Society

The American Jewish Committee is grateful to the foresighted leaders who have included AJC in their estate plans and who are now members of the Horizon Society.

The Horizon Society is a select group of friends whose generosity and vision extend beyond today's horizon. They are ensuring that the work of AJC will continue far into the future.

Membership in the American Jewish Committee's Horizon Society is open to all supporters who have made a planned gift to AJC. This includes everyone who has listed AJC as a beneficiary in their will. If you have done so, please let us know so we can include you as a Horizon Society member.



At an AJC forum on Jewish youth worldwide, in Washington, D.C., AJC President E. Robert Goodkind with Lionel Schreiber, president of the European Union of Jewish Students (c.), and Arielle Herzog, founder and president of the Jewish Students Association of Geneva.

Wise Financial Moves

Planned giving is one of the most important areas of philanthropy. It includes a wide variety of giving vehicles that allow you to make provisions for a cause dear to you—at a specified time in the future or over a specified period of years.

Planned giving is for everyone—it doesn't require great wealth to make a significant impact. There are planned gifts that fit every financial situation, providing substantial tax-saving benefits and strategic investing for people in every circumstance.

For instance, you can generate income for yourself or a family member with a charitable remainder trust or a charitable gift annuity. To reduce income taxes on retirement assets, you may want to donate these assets to AJC. Gifts of real estate can eliminate capital gains taxes on your property as well as provide a significant income tax deduction. A charitable lead trust allows you to provide for your family at reduced transfer taxes. To make a significant gift with a small investment, you may want to consider a gift of life insurance. And with a charitable bequest, all or a portion of your estate can be directed to the work of AJC as a lasting testament to your ideals.

Whatever form it takes, your planned gift is a meaningful way to support the work of AJC, meet your personal goals, and make the most of your resources.

Legal Designation for Gifts to AJC

The legal designation for naming AJC as the beneficiary of your life insurance policy, retirement plan, or any other planned gift to AJC is: "THE AMERICAN JEWISH COMMITTEE, a not-for-profit corporation organized under the laws of the State of New York, with headquarters at 165 East 56 St., New York, NY 10022."

Charitable Bequests

Your will can accomplish many things. You may provide a comfortable future for a surviving spouse, make provisions for your children and grandchildren, and provide financial support for the American Jewish Committee.

Bequests are a simple and effective method of giving. Anyone can make a bequest, regardless of their income or the size of their estate. Any individual who cares about the ongoing work of AJC can make a difference with a charitable bequest.

Whatever your goals or the size of your estate, having a valid will is essential. The body of a will contains dispositive provisions, commonly referred to as bequests. There are various types of bequests you may choose from as you design a strategy that helps you meet your objectives.

The Importance of a Will

Without a will, the state in which you live decides the final distribution of your assets according to a standard statutory formula, giving you no opportunity to determine the individuals and charities that will receive your assets.

However, when you clarify your wishes through your will, you are able to achieve your personal and philanthropic goals. By making a bequest to AJC in your will, you can support AJC's vital work for years to come and get substantial federal estate-tax benefits.

Sample Bequest Language

For a Pecuniary Bequest

"I GIVE, DEVISE AND BEQUEATH to THE AMERICAN JEWISH COMMITTEE, a not-for-profit corporation organized under the laws of the State of New York, with headquarters at 165 East 56 St., New York, NY 10022, the sum of \$_____ to be used for general charitable purposes."

For a Residuary Bequest

"I GIVE, DEVISE AND BEQUEATH [(all) or (____%)] of my residuary estate to THE AMERICAN JEWISH COMMITTEE, a not-for-profit corporation organized under the laws of the State of New York, with headquarters at 165 East 56 St., New York, NY 10022, to be used for general charitable purposes."

For a Designated or Endowed Bequest**

"I GIVE, DEVISE AND BEQUEATH to THE AMERICAN JEWISH COMMITTEE, a not-for-profit corporation organized under the laws of the State of New York, with headquarters at 165 East 56 St., New York, NY 10022, [(the sum of \$_____) / (____% of my residuary estate)] to be used for [state designation of purpose]. [This fund shall be an endowed fund.] In the event the purpose for which this bequest has been designated or restricted can no longer be accomplished, I DIRECT that it be used by THE AMERICAN JEWISH COMMITTEE for such similar charitable purposes as it shall determine."

***To establish a named or endowment fund at AJC, please contact the Planned Giving Department for more information.*

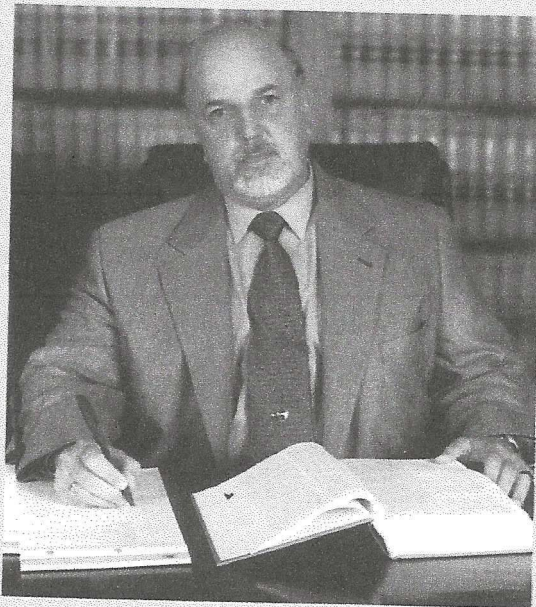
“I want to make sure I have some funds to leave my children. But I also hope that by making a bequest to AJC, I’m protecting them and their children from continuing threats in the world.”

For Stephen F. Beiner, a bequest is a gift for future generations.

Stephen F. Beiner considers his bequest to AJC a gift that will benefit his children, grandchildren, and Jews around the world. He lives by the Talmud’s teaching: “As my father planted for me, so shall I plant for my children.”

A member of the Board of Governors and a trustee of AJC, the Boca Raton, Florida-based attorney considers it a privilege to participate in the activities of AJC.

“As an American and as a Jew, it is clear that today we face real existential challenges,” he said. “There are forces that threaten the very existence of the State of Israel, and endanger our way of life. The American Jewish Committee effectively addresses these challenges every day. I feel more secure knowing that AJC carefully analyzes each issue and mounts a challenge to the anti-Semites and extremists who threaten all we hold dear. AJC allows me to participate in these important issues, rather than merely being a passive bystander. My planned gift will, in part, assure that AJC will continue to be able to address the challenges that will confront us in the twenty-first century.”



“With my charitable gift annuity, I invested a sum of money with AJC to support its future, and I get a generous fixed income for life. It’s a win-win situation. It’s the best of both worlds.”

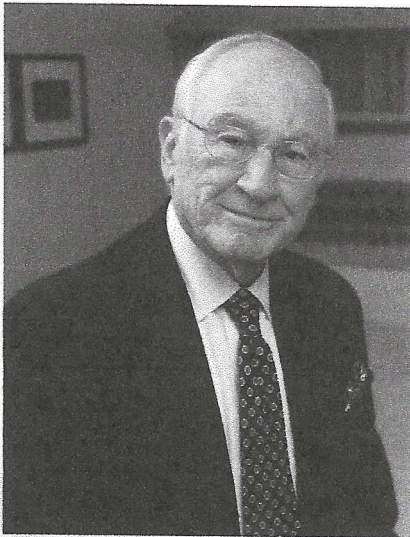
Howard Gilbert supports AJC while earning income for life.

For Howard Gilbert, involvement in the American Jewish Committee was a natural step after his World War II military service.

“I became active in Jewish communal life in the late 1940s,” he says. “I started out in the Young Peoples’ Division of the Jewish Federation of Metropolitan Chicago and with AJC in the early 1960s. I wanted to get involved after seeing what happened in Europe. I knew that Jews in America and throughout the world needed a strong voice.”

Mr. Gilbert is active in the Chicago chapter as well as currently serving as an honorary national vice president on the Board of Governors. He also serves on the Board of Trustees. Now retired from the packaging materials business, he recently established a charitable gift annuity to benefit AJC.

“I don’t have great wealth, but I wanted to do something meaningful,” he says. “With my annuity, the organization gets a nice donation, and I get to enjoy the earnings.”



“I think AJC brings something special to the Jewish community,” he says. “They provide thoughtful, highly effective approaches to issues facing Jews in America and around the world. I personally think it’s the most important and effective Jewish organization in the world.”

Charitable Gift Annuities

With an AJC charitable gift annuity, you can safely increase your income. In addition, your gift supports the work of AJC in a significant way when your annuity ends.

A charitable gift annuity provides you with:

- Generous fixed-rate lifetime income based on your age
- Simplicity — you enter into a simple contract with AJC and we do the rest
- An immediate income tax deduction
- Favorable taxation of your annuity (a portion of your annuity is tax-free)

Types of Charitable Gift Annuities

Immediate Payment Gift Annuities If you are 55 or older, you can make a contribution of \$5,000 or more and participate in an immediate payment gift annuity. This type of annuity would begin to pay you during the year the gift was made.

With a one-life annuity, only you, or your designated beneficiary, will receive the income from your contribution. The rate of return on this type of annuity is higher than if two people are designated to receive income.

With a joint and survivor annuity, you can provide income not only for yourself but also for another beneficiary. The ages of both recipients will be used to determine your rate of return and the portion of your gift that is tax deductible.

Deferred Gift Annuities An ideal choice for younger or not-yet-retired donors. To make a deferred gift annuity, you must be at least 40 years old and payments must be deferred until you are at least 65.

The rate of return is based on the age(s) of the annuitant(s).

AJC's are among the highest rates available.

Following are sample rates for One-Life and Joint and Survivor AJC Gift Annuities*

ONE LIFE		JOINT AND SURVIVOR	
AGE	RATE	AGE	RATE
65	6.7%	65/65	6.3%
70	7.2%	65/70	6.4%
75	7.9%	70/75	6.8%
80	8.9%	75/80	7.3%
85	10.4%	80/85	8.1%
90+	12.0%	85/90	9.2%

*Rates available as of February 2007. Please check with AJC's National Director of Planned Giving for current rates.

Charitable Remainder Trusts

Charitable remainder trusts were created to give donors an effective tool for personal financial planning as well as a tax-efficient way to support charitable causes. You can use a charitable remainder trust to provide income to you and/or a family member, or friend, for life or a specific period of time, after which the principal passes to AJC.

A charitable remainder trust is a gift that allows you to:

- Provide an income for yourself and your family
- Receive significant tax advantages
- Make a significant contribution to AJC

How It Works

You create a charitable remainder trust by transferring assets to the trust, which a trustee invests. An annual income is paid to you, your spouse, a child, grandchild or any other beneficiary you choose for life, or a fixed number of years which you determine. The trustee can be an individual or a financial institution.

When the term of the trust expires, the principal and any accumulated assets are transferred to AJC, where your gift helps support your philanthropic goals.

In addition to making a meaningful contribution to AJC, charitable remainder trusts can benefit you or your family in other ways. A charitable remainder trust can be established to enhance your income for life, to augment your income when you retire, or to provide for a spouse or other family member. It can even be used to pay for educational costs for a child or grandchild.

Types of Charitable Remainder Trusts

There are several options to consider when you establish a charitable remainder trust.

Fixed or variable payments If you choose a charitable remainder annuity trust, the trust pays a fixed dollar amount each year, regardless of its earnings. A charitable remainder unitrust pays you or your beneficiary a variable amount each year based on the trust's investment success.

Time period The term of the trust can be for life or for a fixed term of years.

Beneficiary You can choose a family member, friend, your spouse or yourself as the beneficiary of the trust. You can also establish the trust to make payments to you or your spouse for life or to a child or grandchild for a period of time.

Benefits of a Charitable Remainder Trust

Personal Goals A charitable remainder trust enables you to meet your family's financial needs while supporting AJC's mission with a significant gift.

Tax Advantages Establishing a charitable remainder trust offers a number of significant tax advantages:

- When you create a charitable remainder trust, you are entitled to an immediate charitable income tax deduction based on AJC's remainder interest in the trust.
- The value of AJC's remainder interest in the trust is not subject to estate tax.
- When you create a charitable remainder trust with an appreciated asset, such as securities or real estate, you avoid capital gains taxes that you would have been required to pay had you sold the asset.

In addition, a charitable remainder trust often pays a higher return than donors previously received from the asset used to create the trust. This income, combined with the income tax deduction that you receive, can create a substantial increase in your cash flow.

Funding a Charitable Remainder Trust

Gifts of appreciated assets are particularly attractive in funding a charitable remainder trust because they are not subject to capital gains tax when sold through the tax-exempt trust. You can fund a charitable remainder trust with:

- Cash
- Securities
- Real estate
- Art/collectibles



Dottie Bennett, an AJC at-large officer, and Ruth Miller, former president of the Central New Jersey Chapter, are both Horizon Society members.

“For me, giving a gift of life insurance was a way to do something big. If it wasn’t for this kind of vehicle, I might not have given as much.”

Jane Silverman gives more than she thought possible.

As president of Jane Silverman and Associates LLC in Princeton, New Jersey, Jane Silverman knows how important nonprofits are in addressing real issues around the world. And she knows philanthropy is the lifeblood of organizations like the American Jewish Committee.

Ms. Silverman says her commitment to AJC is the result of “a long and enjoyable relationship with the organization.” Her philanthropy not only reflects her values, but also her personal connection to the organization.

“My late husband, Ira Silverman, was a former executive director of AJC,” she says. “I am currently a member of AJC’s Board of Governors, and I chair the Organizational Development Committee. My support goes back thirty years, in one form or another.”

Ms. Silverman appreciates AJC’s approach—asking tough questions, and refusing to settle for easy answers when it comes to complex problems in society.

“I think of AJC as a very thoughtful organization,” she says. “It really explores the roots of problems, and comes up with solutions that combine moral passion with real intellectual discipline.”

Silverman’s latest show of support for AJC came in the form of a planned gift—a life insurance policy that named AJC as owner and beneficiary.

“For me, it was a way to make a large gift without depleting my assets,” she says. “That’s important to me. It is wonderful, and works for me in my situation.”



Life Insurance and Giving

Life insurance is one of life's basics—and contributions of life insurance can be an important part of your estate plan.

Giving a gift of life insurance offers these key benefits:

- An income tax deduction (if you transfer ownership of the policy to AJC)
- No estate taxes on the gift
- A small contribution becomes a major gift

You can make a gift of life insurance by transferring an existing policy to AJC or by establishing a new policy. With the transfer of an existing policy, a portion may be immediately tax-deductible, as will any remaining future premiums. If you establish a new policy, you will be making a major gift with tax-deductible payments over time.

Ways to Give Life Insurance

To make a gift of life insurance, you can choose the method that meets your particular needs:

- Transfer ownership of your policy to AJC and name AJC as beneficiary. You will be entitled to a charitable income tax deduction in the year that you make your gift, generally for the current value of the policy (or the net cost of the policy if that is less).
- Name AJC simply as beneficiary of your policy without transferring ownership. You will avoid estate taxes on the proceeds of your policy, and there are no gift tax implications.
- Name AJC as contingent beneficiary of your policy. You will avoid estate taxes on the proceeds of the policy if AJC is the beneficiary.
- Name a charitable remainder trust as the beneficiary of your policy. Your individual beneficiary will receive an income for life after your death, and the remainder of the trust will be paid to AJC after that person passes away.

Transferring Ownership of a Policy

To transfer ownership of your policy to AJC, you will need to contact your insurance provider to sign endorsement forms and deliver the policy to AJC. To name AJC as the beneficiary of all or part of your life insurance policy, you will need a beneficiary change form.

Gifts of Retirement Assets

Your retirement assets represent a lifetime of planning and saving. But taxes are a key concern. Today, many donors are choosing to donate retirement assets to AJC as an advantageous (and generous) move.

Retirement assets are subject to double taxation (estate and income taxes) if left to your (nonspouse) heirs. Many donors are choosing to donate retirement assets to AJC, while using other, less taxed assets to provide for loved ones.

A gift of retirement assets is typically made through the beneficiary designation of your individual retirement plan, instead of through your will. You can name AJC as a beneficiary of any type of retirement account plan, including your IRA, 401(k), or Keogh.

How to do it

There are several ways of leaving your retirement assets to AJC:

- You can name AJC as the beneficiary of all, or a part of, your retirement plan.
- You can name AJC as the contingent beneficiary of your retirement plan.
- You can name AJC as the beneficiary of the balance remaining of your retirement plan after your spouse's or other beneficiary's lifetime (by using a charitable remainder trust).

To name AJC as the beneficiary of all or part of your retirement plan, you will need to request a beneficiary change form from your plan's administrator.

**“We used retirement assets to support AJC.
I see our gift as having a very positive impact
on several important issues.”**

Dr. Joseph Mendels achieves financial goals and secures AJC’s future with an IRA gift.

Dr. Joseph Mendels enjoyed a successful career as a psychiatrist and professor at the University of Pennsylvania. A native of South Africa who moved to the United States in 1964, he credits his success to the abundant opportunities that are available in America.

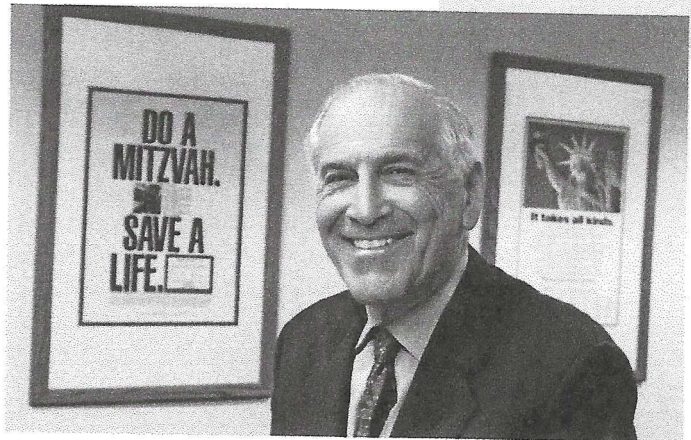
“This country has been good to us,” he says. “My wife, Ora, and I wanted to pay that back in some way. Giving a gift to AJC was the ideal way to do that.”

Dr. and Mrs. Mendels named AJC as beneficiary of an IRA account—a tax-efficient planned giving option that many donors are increasingly using to meet their personal and financial goals. The couple directed their gift toward the cause of battling anti-Semitism around the world.

“Planned gifts provide long-term help to AJC,” he says. “I see AJC being around for a long time. After all, anti-Semitism has been around for centuries. And it is certainly not going away. AJC combats these trends, but the organization can’t do that without resources. Donations help provide ammunition for the battle.”

Currently, Dr. Mendels serves on the Board of Governors and is also the chair of AJC’s Anti-Semitism Task Force. His commitment to battling anti-Semitism comes from vivid and painful memories.

The couple’s first gift to AJC was made in honor of their grandchildren. “We want to ensure that they have the opportunities we had,” says Dr. Mendels. “We want to ensure that the threats we all face today do not deprive them of the freedoms we enjoy.”



Charitable Lead Trusts

Charitable lead trusts offer a creative giving strategy for donors who want to reduce estate and gift taxes on transfers to family while providing significant support for AJC.

A charitable lead trust provides income to AJC for a specific period of time, after which the principal is returned to you or your heirs.

You create a charitable lead trust by transferring cash or other assets to the trust. The trustee then invests the trust's assets and pays an annual income to AJC for a fixed number of years, or for life, as you determine. The trustee can be an individual or a financial institution.

When the term of the trust expires, the principal and any accumulated assets are returned to the contributor or paid to other individual beneficiaries.

Benefits of a Charitable Lead Trust

Personal Goals A charitable lead trust is an excellent way to meet your goals of providing for your heirs and the work of AJC. With a charitable lead trust, annual payments will add up to a significant immediate contribution to AJC's current programs.

Tax Advantages With a charitable lead trust, you benefit from these tax advantages:

- If you create a non-grantor charitable lead trust while you are living (where the assets ultimately go to someone other than yourself), you receive an immediate gift tax deduction for the value of AJC's interest in the trust. Gift tax is due only on the present value of the remainder that will go to your family and, in some cases, no gift tax at all is payable.
- If you create a charitable lead trust in your will, you can reduce your estate taxes.
- When the charitable lead trust expires and the principal passes to your beneficiaries, any growth of the principal will be free of additional gift or estate taxes.
- If you establish a grantor charitable lead trust (where the assets revert to you), you receive an immediate income tax deduction for the value of your gift to AJC, but you must pay tax on the trust income.

Gifts of Real Estate

For many donors, a gift of real estate can be an attractive way to make a significant contribution to the American Jewish Committee.

If you own real estate and have held it for more than twelve months, you can benefit in two ways by contributing the property outright to AJC:

- You are entitled to an income-tax deduction based on the current, appraised fair market value. You can claim a deduction up to 30 percent of your adjusted gross income in the year of the gift. Any amount exceeding the 30 percent ceiling can be carried forward and deducted for up to five more years.
- You also avoid a potential capital gains tax on the property.

There are several gift options for donations of real estate.

Outright Gift The property you are donating to AJC can be given to AJC outright.

Gift with Retained Life Estate You may want to continue living in your home for your lifetime (with life use for your surviving spouse, too) and get an income tax deduction for the value of AJC's remainder interest.

Charitable Remainder Trust Another alternative is to transfer your unmortgaged property to a charitable remainder trust.



AJC's Project Interchange brings influential leaders to Israel for journeys of understanding and appreciation. Over the years, nearly 4,000 leaders have participated.

From the Executive Director

Thank you for your interest in making a planned gift to the American Jewish Committee.

Planned giving, in whatever form you choose, is one of the most personal ways you can ensure that the values and ideals you hold dear will be preserved and strengthened in the future. It pays homage to those who came before. Likewise, it stands as an integral and deeply meaningful part of your legacy to those who will follow.

No less important, while fulfilling your long-term philanthropic goals, a planned gift can provide significant benefits that will help you meet your financial and charitable goals during your lifetime.

For over one hundred years, the American Jewish Committee has worked to protect the security of Jewish communities around the world, to defend democratic values, and to enrich the quality of life for us all. We have acted boldly, fought valiantly, labored passionately and spoken out forcefully in pursuit of our common agenda. We are a leading force and clarion voice—internationally respected, programmatically effective and fiscally responsible. We hope we have gained your loyalty and your continued trust.

Please consider becoming a member of AJC's Horizon Society and make an investment in our shared future as Jews and as Americans. The generous gift you make today will make a world of difference for years to come.

With deepest gratitude.

Sincerely,



David A. Harris
Executive Director



Contact Us

To discuss the planned giving option that's right for you,
please contact:

Robin Ann Phillips

AJC National Director of Planned Giving

tel: (212) 891-1371

email: phillipsr@ajc.org

“For many decades, the AJC has provided outstanding leadership in implementing our great American ideal of equal rights and opportunity for all regardless of religion or place of birth or color. I proudly associate myself with you.”

President John F. Kennedy



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