

The Planned Giving Newsletter of the United States Holocaust Memorial Museum

Generations

My Lifelong Search for Family—Old and New

I was born in October, 1939 in Walldürn, in southwestern Germany. A year later, my parents, David and Lydia Zimmern, z”l, sister Beate, and I were all deported across the French border to the Gurs internment camp, where we were separated from our parents. In 1941, a relief worker from the OSE (Œuvre de Secours aux Enfants, or The Children’s Aid Society) took us to a home for Jewish preschoolers in Limoges, where we stayed for about two years.

In 1943, I was separated from my sister and hidden in the loving home of Monsieur and Madame Gaston Patoux until 1945. At the end of the war Beate came to live with us for a month, and it was only then I realized I had a sister.

In 1946, the OSE moved us to two Jewish orphanages. In 1951, we were sent to America to live with our aunt and uncle; when we arrived, we learned that would never happen. Instead, Beate and I lived separately in several foster homes until we were grown.

Through letters my parents wrote to my aunt and uncle in the U.S., I got to know them a bit, but I never stopped looking for information about their fates. Finally, in the 1970s, I found their names in Serge Klarsfeld’s book, *Memorial to the Jews Deported from France, 1942-1944*; they had been taken from Rivesaltes, then Drancy, and then transported via Convoy 40 to Auschwitz on November 4, 1942. I have since observed this date as their Yartzheit.

Although I am grateful to have survived, it was difficult to grow up with major connections missing from my life. But when I started becoming involved with the Museum and its staff, I ended up finding both a place to memorialize my parents, and an extended family.

It’s been so meaningful to have my parents’ names inscribed on the Museum’s Donors Wall and to create the David and Lydia Zimmern Fellowship. I’ve also supported the *Shapell Collections, Conservation and Research Center*, both financially and through artifact donations. Most importantly, I have established a legacy gift for the Museum’s Endowment.

Recently, one of the Museum curators was contacted by someone named Zimmern who was conducting research. The curator told her, “I know that name! I think you have a relative!” and immediately alerted me. I’ve already visited my newfound cousin, a connection made thanks to the amazing care of Museum staff!

There are people who can never be replaced and pieces of life that cannot be restored. But I am so grateful to the Museum for their work and for welcoming me into their family.



Legacy of Light Guardian Felice Zimmern Stokes,
Teaneck, New Jersey

“When I started becoming involved with the Museum and its staff, I ended up finding both a place to honor and memorialize my parents, along with an extended family and home.”

— Felice Zimmern Stokes

A Note from the Legacy of Light Chair

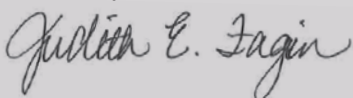
Dear Friends of the Museum,

Since becoming the Museum's Legacy of Light Society Chair last October, I have had the great pleasure of getting to know many of the exceptional members of this special group of supporters. Legacy of Light Society members share a generous spirit and commitment to keeping the memory of the Holocaust alive forever. I am honored to have the opportunity to interact with such passionate and dedicated friends who have made the Museum's future a very special priority by including a gift in their estate plans.

I've learned that these gifts, often called planned gifts, come in many forms. My own gift is through my will and honors my mother, Dr. Helen N. Fagin, a Holocaust educator and a survivor. Many supporters have created one or more Charitable Gift Annuities (called CGAs) with the Museum that provide reliable income for life. Others have used their IRAs and other retirement accounts as tax-efficient sources of gifts (either by giving directly from an IRA now through what's known as a Qualified Charitable Distribution, or by naming the Museum as the future beneficiary of a retirement account). Many decide to name the Museum to receive all or a portion of a life insurance policy that is no longer needed. There are many other ways Legacy of Light Society members are thoughtfully linking their legacy with the Museum—the Planned Giving team can suggest something that works for you.

When I became National Chair, I started asking Museum supporters, "What matters to you?" Including the Museum in your will and other estate plans answers that question, and sends the message to your family, "This is what matters to me." If you, like Felice Zimmern Stokes, who is featured in our cover story, would like to make the Museum a part of your charitable family through a gift in your estate plans, I encourage you to let us know. I would love to welcome you to the Legacy of Light Society and thank you personally for your generosity.

Sincerely,



Judith E. Fagin



Judith E. Fagin

Four Ways to Give Back and Endow the Museum's Future

You likely have put in place estate and financial plans to provide for you and your loved ones. These plans may include a will or living trust, IRA, pension plan, or insurance policy beneficiary designations. Many of these instruments also can be used to secure the future of charitable organizations close to your heart while providing tax savings for your estate.

Give through your will. After first making gifts in your will to those you wish to receive a specific sum or certain property, you can then name charitable interests, such as the Museum, to receive all or a portion of what remains.

Give life insurance proceeds. You may name the Museum's Endowment as a beneficiary to receive all or a portion of the proceeds from a life insurance policy that you may no longer need.

Give retirement plan assets. Amounts remaining in retirement plans can be subject to heavy taxation when left to non-spousal individuals; qualified charities can, however, receive these funds tax-free. Consider directing all or a portion of remaining amounts to the Museum's Endowment and providing for loved ones from other sources.

Give savings and investment account assets. In most states you may name the Museum's Endowment to receive all or a portion of what is left in a savings, brokerage, or other investment account.

For more information about how you can provide for your loved ones and still endow the Museum's future, please contact a member of our Planned Giving and Endowments team.

In Memoriam

The United States Holocaust Memorial Museum mourns the passing of the following Legacy of Light Society members:

Morton Crair

Carl Glassberg

Paul C. Krouse

Sol Felix Laufer

Dr. Lester J. Marks

Lorie Mayer

Samantha Parker

Roz Ruthman

Eugene Schreiber

David Seiden

Rita Weissblatt

George O. Zimmerman

Planning Gifts for Maximum Benefits Under New Tax Law

For those who choose to support the mission of the Museum and other charitable interests, now it may be more important than ever to consider the most tax-effective ways to make their gifts.

This past April many taxpayers were surprised to learn how the changes made in federal income tax laws in 2017 affected their tax bill for 2018. Some received greater refunds than expected, while others owed additional tax, depending on tax rates, deduction limits, and other factors.

Now may be a good time to consider your charitable plans for the remainder of this year and beyond. What follows are a number of pointers you may want to keep in mind as you plan.

Boost Deductions. If you did not itemize your deductions for 2018 because of new limits on state and local tax deductions and/or new higher standard deductions, it may be helpful to increase your charitable gifts this year. This can make it more advantageous to once again itemize and deduct not only your charitable gifts, but also your state taxes, mortgage interest, and other items as well. Gifts of securities that have increased in value may be a good choice that allows you to avoid capital gains tax as well.

Bunch Deductions. Another strategy is to increase charitable gifts and prepay other expenses where possible to allow you to enjoy tax savings from deductions every other year or on another timetable you determine with the assistance of your tax advisor.

Bypass Deductions. If you are over the age of 70½ and are required to take withdrawal amounts from your Individual Retirement Account (IRA), it may be a good idea to start making all or a portion of your charitable gifts from these funds rather than other sources of income. When you make a gift directly from your IRA to charity (up to \$100,000 per year), you do not have to report that amount as income and it qualifies toward your required minimum distribution. This allows you

to bypass the deduction process and enjoy maximum tax savings whether or not you itemize your deductions.

Meeting Multiple Goals. Did you know you can make gifts in support of the Museum's Endowment, increase your income for life, enjoy immediate tax savings, and leave a future legacy—all at the same time?

This is indeed possible when you fund a Charitable Gift Annuity with the Museum. With this option you transfer cash or marketable securities to the Museum and receive generous fixed payments for the remainder or your lifetime and/or that of a spouse or other individual, if desired. See sample rates at right.

For example, Muriel, age 79, decides to use \$100,000 in funds currently yielding 2.5% to fund a Museum gift annuity. She will receive fixed payments of 7.1% for life. And just under 75% of her payments will be free of tax for the remainder of her life expectancy.

What remains at the end of her life will be used to further the mission of the Museum and she will be entitled to a federal income tax deduction of over \$47,000. This deduction will make it possible for her to itemize her other charitable gifts, property taxes, and other deductions this year and potentially for a number of future years as well.

Act Now. Contact your advisors now to arrange the most advantageous ways to make your gifts this year. We will be pleased to assist you with the charitable dimension of your plans.

Gift Annuity Payment Rates for One Person

Age	Rate	Age	Rate
90+	9.5%	75	6.2%
85	8.3%	70	5.6%
80	7.3%	65	5.1%

For illustrative purposes only. Please contact us for current benefits and rates for other ages.

Do You Have a Question About Gift Planning?

If so, please let us know by returning the enclosed card. You may see your question and our answer featured in an upcoming newsletter!

PLACE
STAMP
HERE

BUSINESS REPLY MAIL

United States Holocaust Memorial Museum
Planned Giving and Endowments
100 Raoul Wallenberg Place, SW
Washington, DC 20024-2126



Legacy of Light Society Events



Photo: Carl Cox for US Holocaust Memorial Museum

Legacy of Light Society recipients gather at the Donor Appreciation Brunch during the 2019 Days of Remembrance on April 28, 2019. Pictured from left to right: Judith E. Fagin, National Chair, Harold Bobry, Terri Bobry, Janalyn Lindley, Sheryl Bronkesh, Bella Rosenberg, Elvira Ehrlich, Phyllis Pullman, Dr. Evelyn S. Marienberg, Hilda Chazanovitz, Lawrence Levit and George E. Hellman, Associate Deputy Chief Development Officer, Planned Giving and Endowments.

Holocaust survivors gather at the Legacy of Light Society Donor Appreciation Tea held at the home of Arlene Herson in Boca Raton, Florida on December 18, 2018. Clockwise from top right: Rina Frankel, Sam Frankel, Eugene Kohan and Lily Malnik.



Photo: Jacqueline Marie Photography for US Holocaust Memorial Museum

Legacy of Light Society members Edith and David Chaifetz hosted a reception in their Sarasota, Florida home, focusing on Rescuing the Evidence of the Holocaust and featuring Acquisitions Curator Aimee Rubenstein. From left to right: Naomi Katz, Associate Director of Planned Giving and Endowments, Robert Tanen, Southeast Regional Director, Edith Chaifetz, Judith E. Fagin, National Chair, Legacy of Light Society, David Chaifetz, Aimee Rubenstein, Acquisitions Curator, Dana Mandelbaum, Development Coordinator, Southeast Region.



Legacy of Light Society

The Legacy of Light Society recognizes individuals who have made a commitment to secure the Museum's future and its timeless cause by including the Museum in their estate plans. Individuals who direct any type of gift to the Museum's endowment are recognized as **Legacy of Light Guardians**.

I'm/We're ready to safeguard truth for future generations.

Please send me/us additional information about updating my/our estate plans to include a gift in my/our will to the Museum.

Please send information about ways to make gifts to the Museum that provide income, immediate tax savings and other special benefits. I/We understand payment rates and tax benefits are based on age(s) of payment recipients. My/Our date(s) of birth are ____/____/____ and ____/____/____ (second individual optional).

Please send more information about the Museum endowment and how to support the comprehensive campaign with a gift that will help secure the future impact of the Museum.

Please send information on making a contribution to the Museum's Annual Fund.

Many people like to include gifts to charity in their will to support causes that are important in their life. Have you considered making such a gift to the United States Holocaust Memorial Museum to benefit future generations?

I/We have already included the U.S. Holocaust Memorial Museum in my/our will or other estate plans.

I/We would consider including the Museum in my/our estate plans.

Name (please print)

Address

City, State

Zip

E-mail (optional)

Telephone (optional)

Questions? If you would like to ask a question to be answered by the Museum's Planned Giving and Endowments staff, please use the space below or email ghellman@ushmm.org or call 202.488.6591.

This information will be kept strictly confidential.

The Museum's Federal Employer Identification Number is 52-1309391

UNITED STATES
HOLOCAUST
MEMORIAL
MUSEUM

Planned Giving and Endowments
100 Raoul Wallenberg Place, SW
Washington, DC 20024-2126
202.488.6591

A Gift for Life

A Charitable Gift Annuity is a simple contract between you and the United States Holocaust Memorial Museum in which you transfer cash or securities in exchange for a lifetime of fixed annuity payments. Through this means, Museum supporters can blend their support for the Museum with a plan that provides significant cash flow in retirement, plus a number of special tax benefits.

Gift annuity payments are based on the age(s) of the annuitant(s). Payments are higher at older ages and will never change regardless of investment market and interest rate fluctuations. A portion of each payment will be tax-free for a number of years and you are entitled to an immediate income tax charitable deduction that can help reduce your taxes for up to six years. There are additional tax benefits when funding a gift annuity with marketable securities that would be subject to capital gains tax if sold. See Page 3 for an example of how gift annuities can be a wise addition to one's charitable planning.

Summary of Charitable Gift Annuity benefits:

- Fixed payments for life.
- Partly tax-free payments.
- Capital gains tax savings if you transfer appreciated securities to fund your gift annuity.
- Choice of payment arrangements lasting for the lives of one or two people (for example, a husband and wife or a parent and child).
- A significant charitable deduction for the future gift to the Museum.

A Charitable Gift Annuity may be an ideal giving option for people who want to help preserve Holocaust memory for future generations and provide dependable lifetime income for themselves or a loved one. Please contact our Planned Giving and Endowments team to learn more about how gift annuities can benefit you and the Museum.

Meet Our Planned Giving and Endowments Team

The Museum's Planned Giving and Endowments Team is a group of dedicated professionals who have a passion for the Museum's vital work, as well as for helping you make securing its future a part of your personal legacy. For more information on ways to accomplish this, please contact the appropriate staff member.



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