LIFE & LEGACY is a 4-year partnership program of the Harold Grinspoon Foundation (HGF) that assists communities across North America to promote after-lifetime giving to endowments to benefit local Jewish day schools, synagogues, social service organizations and other Jewish entities.

Temple Beth Emeth is a part of this unique alliance with 10 additional organizations in the Ann Arbor Jewish community.
**LIFE & LEGACY: 69 Communities**
- Areivim: St Louis, Tucson, San Francisco, Philadelphia
- Hillel: 12 Affiliates

**Cohort 1**
- Charlotte, NC
- Memphis, TN
- Miami, FL
- New Haven, CT
- Orange County, CA
- Portland, OR
- Princeton, NJ

**Cohort 2**
- Chicago, IL
- Greater MetroWest, NJ
- Greater Washington, DC
- Milwaukee, WI
- Omaha, NE
- Sacramento, CA
- Southern NJ

**Cohort 3**
- Cincinnati, OH
- Delaware
- East Bay, CA
- Houston, TX
- Indianapolis, IN
- Phoenix, AZ
- South Palm Beach, FL
- Tampa, Orlando, Pinellas, FL

**Cohort 4**
- Central PA
- Charleston, SC
- Heart of New Jersey, NJ
- Minneapolis/St. Paul, MN
- Richmond, VA
- Seattle, WA

**Cohort 5**
- Central MA
- Durham-Chapel Hill, NC
- Lehigh Valley, PA
- Louisville, KY
- Nashville and Middle TN
- Palm Beach, FL
- Sarasota-Manatee, FL
- Tidewater, VA

**Cohort 6**
- Atlanta, GA
- Atlantic & Cape May, NJ
- Greater Denver, CO
- Dayton, OH
- Nevada
- New Mexico
- Northeastern NY
- Pittsburgh, PA
- Rochester, NY

**Cohort 7**
- Baltimore, MD
- Broward County, FL
- Calgary, AB Canada
- Montreal, QC Canada
- Rockland County, NY
- San Antonio, TX

**Cohort 8**
- Ann Arbor, MI
- Columbus, OH
- Ottawa, ON Canada
- Stamford, CT
- Toronto, ON Canada

**Small Feds**
- Arkansas
- Augusta, GA
- Chattanooga, TN
- Fort Worth, TX
- Peoria, IL
- Springfield, IL
- St Joseph’s Valley, IN
- Halifax, Canada
- Flint, MI
- Northwest Indiana
- Orange County, NY
- Southern Maine
- Utah

August 2020
NORTH AMERICAN UPDATE

3.31.22

72
Participating Communities

750
Partner Organizations

23,956 +
Donors

34,129
Legacy Commitments

$149 M
Placed in Endowments

$1.3 B
Assuring Jewish Tomorrows
THE HAROLD GRINSPOON FOUNDATION PROVIDES:

• A DEDICATED, EXPERIENCED CONSULTANT
• QUARTERLY TRAINING SESSIONS
• ANNUAL TWO-DAY CONFERENCE
• MATERIALS AND MARKETING RESOURCES
• INCENTIVE DOLLARS TO EACH PARTICIPATING ORGANIZATION WHO REACH THE FOLLOWING GOALS:
  
  18 LETTERS OF INTENT IN THE FIRST YEAR = $5000
  
  25 LETTERS OF INTENT BY THE END OF THE SECOND YEAR = $2000
Ann Arbor Jewish Community participating organizations:

Temple Beth Emeth
Ann Arbor Orthodox Minyan
Beth Israel Congregation
Chabad House of Ann Arbor
Eastern Michigan University Center for Jewish Studies
Hebrew Day School of Ann Arbor
Jewish Community Center of Greater Ann Arbor
Jewish Cultural Society
Jewish Family Services of Washtenaw County
Jewish Federation of Greater Ann Arbor
University of Michigan Hillel

Legacy gifts can be made to one or more of these organizations.
Y1-2 Ann Arbor Update

As of 8.30.2022

403 Legacy Commitments

48% Legally Formalized

$11.7M Estimated Value

$391,253 Realized

30 gifts
Philanthropic advisors state: If 20% of your operating budget is not coming from your endowments by 2030, then your organization will be in fiscal crisis.

$1 million in our endowments would generate approximately $50,000 to our operating budget.
ENDOWMENTS vs EXPENDABLE FUNDS:

Life & Legacy gifts are earmarked for TBE’s L’Dor V’Dor endowment. This fund is invested with the Jewish Community Foundation of Ann Arbor. Each year a percentage, typically 5% is drawn out of this fund to offset TBE operating expenses. The principal remains untouched to grow over time. Income earned over 5% is re-invested in the fund.

Expendable funds like the Rabbi and Cantor’s discretionary funds and the Members Helping Members fund are used to support expenses that are not allocated in the budget. The dollars in these funds are not invested and are available immediately to cover expenses.

For example, for Passover, the Rabbi used his discretionary funds to purchase matzah to deliver to congregants who were home-bound during the pandemic.
What does TBE mean to you?

A supportive, inclusive egalitarian community

Living Jewish values, heritage and customs

Multiple opportunities for the expression of spirituality and belief in God through worship, Torah study, sacred music and affinity groups

Genesis relationship

Embracing tikkun olam through social action

Sharing life cycle events and celebrations

Religious and cultural education for children and adults
YOUR ROLE

- YOU DECIDE WHICH ORGANIZATION(S) YOU WOULD LIKE TO SUPPORT
- COMPLETE A LETTER OF INTENT
- WITHIN 12 MONTHS, COMPLETE A LEGACY GIFT CONFIRMATION FORM
- YOU MAY MODIFY YOUR COMMITMENT AT ANY TIME
- SUBMIT THE LETTER OF INTENT TO THE EXECUTIVE DIRECTOR VIA EMAIL OR MAIL TO THE TEMPLE OFFICE.
THREE MAIN GIVING VEHICLES FOR LEGACY GIFTS:

• GIFT (BEQUEST) IN WILL
  • % of the estate, the remainder of their estate, specific property or a specific dollar amount
  • Attorney can add a charitable bequest amendment or codicil

• PERCENTAGE OF RETIREMENT ACCOUNT – 401K or IRA
  • Donor can name one or more organizations as an after-lifetime beneficiary
  • Generally left as a percentage
  • Contract plan administrator or go online and change beneficiary form

• PERCENTAGE OF LIFE INSURANCE POLICY
  • Name one or more organizations as an after-life beneficiary
  • A new policy may have a current tax benefit if a nonprofit is the owner and beneficiary

A legacy gift costs nothing now yet gives you the satisfaction of knowing you have provided for Temple Beth Emeth in the future.
# LETTER OF INTENT

This Talmud says, “As my ancestors planted for me, so do I plant for those who will come after me.”

I/We declare my/our commitment to help sustain a vibrant Jewish community for generations to come.

## Donor Information

<table>
<thead>
<tr>
<th>Name(s):</th>
<th>Birthdate:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
<td>City:</td>
</tr>
<tr>
<td></td>
<td>State:</td>
</tr>
<tr>
<td></td>
<td>Zip:</td>
</tr>
<tr>
<td>Email:</td>
<td>Phone:</td>
</tr>
<tr>
<td>I/We prefer to be contacted by:</td>
<td>Email</td>
</tr>
</tbody>
</table>

## Commitment

I/We have already committed to a legacy gift and it is legally documented.

- Today I/We make a/our commitment & will legally formalize it within the next _____ months (12 or less)

<table>
<thead>
<tr>
<th>Donor Signature(s):</th>
<th>Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Donor Signature(s):</td>
<td>Date:</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(2 signatures required for joint gifts only)

## Organization(s)

Legacy gifts will be placed into a permanent endowment fund by the organization(s) selected:

- Ann Arbor Orthodox Minyan
- Beth Israel Congregation
- Chabad House of Ann Arbor
- Eastern Michigan University Center for Jewish Studies
- Hebrew Day School of Ann Arbor
- Jewish Community Center of Greater Ann Arbor
- Jewish Cultural Society
- Jewish Family Services of Washtenaw County
- Jewish Federation of Greater Ann Arbor
- Temple Beth Emeth
- University of Michigan Hillel
- Other:

## Gift Information – Optional

<table>
<thead>
<tr>
<th>Gift in Will or Trust</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficiary of Retirement Plan</td>
</tr>
<tr>
<td>Beneficiary of Life Insurance Policy</td>
</tr>
<tr>
<td>Cash</td>
</tr>
<tr>
<td>Gift that provides lifetime income</td>
</tr>
<tr>
<td>Gift that provides income to heirs</td>
</tr>
<tr>
<td>Other:</td>
</tr>
</tbody>
</table>

The value of my gift will be $_____ or _____%.

To encourage others to make commitments to the future, I/We permit my name to be listed as follows:

I/We wish to remain anonymous at this time.

This commitment does not create a legal obligation and may be modified by the donor(s) at any time.

## Contact Information

Please return this form to a community partner or to Margaret Schelker, LIFE & LEGACY Coordinator at margaret@jewshannarb.org or call 734-773-3538.
For more information:

Alan Cotzin  
acotzin@gmail.com

Judie Lax  
judielax@comcast.net

Robin Little  
roadlittle@gmail.com