The International Women's Health Coalition, Inc. ("IWHC") is a charitable organization contributions to which are deductible for Federal estate tax purposes. It's easy to include IWHC as a beneficiary in your will, or in a codicil to your will. Your gift can be made as a residuary bequest of all or a percentage of your estate, as a general bequest of cash, as a specific bequest of particular securities or property, as a retirement plan beneficiary or life insurance beneficiary designation.

**Residuary Bequest (Unrestricted)**

"I devise and bequeath all (or _____%) of the rest, residue and remainder of my estate, both real and personal, tangible and intangible to the International Women’s Health Coalition, Inc., of New York, New York for its unrestricted use and purpose."

**General Bequest (Unrestricted)**

"I bequeath the sum of $________ to the International Women’s Health Coalition, Inc., of New York, New York for its unrestricted use and purpose."

**Specific Bequest (Unrestricted)**

"I devise and bequeath (amount and description of securities/ description of property) to the International Women’s Health Coalition, Inc., of New York, New York for its unrestricted use and purpose."

**Retirement Plan Beneficiary Designation**

Retirement plans, including IRAs, Keoghs, 401(k)s and nonqualified deferred compensation plans are the most tax-efficient assets to leave to charity. This is because estate and income taxes can consume a significant portion of such assets. Accordingly, a gift of your retirement plan assets to charity "costs" much less than a gift of other assets. You may make IWHC the beneficiary of your retirement plan by obtaining a copy of your plan’s "beneficiary designation form" from the plan administrator and naming "International Women’s Health Coalition Inc., of New York, New York" as the beneficiary on the form. If you are married, your spouse must provide his or her written consent to the designation of IWHC as beneficiary of a 401(k) or other workplace plan.

**Life Insurance Beneficiary Designation**

You may make IWHC the beneficiary of your life insurance policy by obtaining a copy of your policy’s "beneficiary designation form" from the life insurance company and naming “International Women’s Health Coalition Inc., of New York, New York” as the beneficiary on the form. You can also designate a percentage of your life insurance policy to IWHC or name IWHC as a secondary or final beneficiary of your policy. This simply means that if the first beneficiary(ies) predeceases you, IWHC becomes the beneficiary.

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**Disclaimer:** The material presented is intended as general educational information on the topics discussed above 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.