



# A Win, Win, Win For Charitable Gifting



WRITTEN BY:  
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FAMILY FOCUS RETIREMENT  
GROUP, LLC

**“Your most precious, valued possessions and your greatest powers are invisible and intangible. No one can take them. You, and you alone, can give them. You will receive abundance for your giving”**

– W. Clement Stone (1902-2002) *Author and Businessman*

**‘Tis the Season...**

**GIVE AND YOU SHALL RECEIVE!**

With the economy barely struggling to survive, high unemployment figures, a choppy and uncertain market for the foreseeable future, many folks who may have previously been philanthropic are hesitant about donating to their favorite charities. This can be seen across the board, from the weekly tithe to churches and synagogues, as well as to the larger gifts to other worthwhile non-profits, such as cancer societies, Alzheimer's foundations, etc., etc., etc., conservation and preservation groups, hospitals, universities and homeless shelters. *The list goes on and on.* **All of these non-profit (501c3) organizations depend solely on the kindness and generosity of their supporters to survive and continue all the good work that they do.**

Unfortunately, most of these non-profits receive their donations as “planned gifts,” which occur at some time in the future—through pledges, gifts from an estate after the supporter has passed on, or through various trusts. Very little is an “immediate gift,” which the charity so desperately needs to sustain itself. Although very much needed and appreciated, a future gift does not keep the lights on, pay the staff, and allow the organization to implement an effective and successful fundraising campaign. There is very little money leftover to help that family of a child with cancer, or fund that homeless shelter.

A recent *New York Times* article stated that donations year-to-date are down 26%, and yet requests from charities for immediate help are definitely up!

**“It’s not how much we give, but how much love we put into giving.”**

– Mother Theresa (1910-197)  
NOBEL PEACE PRIZE -  
*Winning Missionary*

**So how can YOU make a difference?**

We, at Family Focus Retirement Group, LLC, are very blessed with wonderful clients and a thriving business. We want to do our part to spread good will and give back with pure intent. We have become exclusively licensed to represent a patent-pending system that enables a supporter to make an immediate gift to their charity at no net cost to themselves, and get some charitable tax deductibility in the process. In addition, the program would further allow the supporter to replace the wealth back into their estate for their heirs in a tax-efficient manner.

**It’s a WIN, WIN, WIN!**

1. **The charity receives an Immediate Gift.**
2. **The supporter gets a tax deduction and an income stream.**
3. **The heirs still receive their anticipated inheritance, and hopefully, continue with the good example of “giving.”**

**What types of supporter might benefit the most from this program?**

The supporter would be a person who has *some taxable income, for whom a tax deduction would make sense, and most importantly, who has a heart for the charity.*

**But where does the money come from?**

Here at FFRG we are masters at finding money you may have that is falling through the cracks, and we can help you re-direct those dollars to your favorite charity.

People who give truly do so from their hearts, and are not just looking for a tax deduction. Ask any successful person and they will tell you, that it is only through giving, that you will receive. It cannot be overlooked, however, that we must have an eye on our obvious tax increases and loss of deductions that are happening in the New Year.

Wouldn't it be wonderful, to give with pure intent, even get paid to do so, and know that there will be a tax benefit to you as well?

We are hosting several FOCUS GROUPS for those who would like to learn more about this fabulous program. Please call our office for dates and times at (732) 364-5462, or send us an email at [Kathy@ffrgonline.com](mailto:Kathy@ffrgonline.com).

It would be our immense pleasure to help *you* to help *others!*

*Peace be with you.*

**“A hundred times every day I remind myself that my inner and outer life depend on the labors of other men, living and dead, and that I must exert myself in order to give in the same measure as I have received and am still receiving.”**

– Albert Einstein (1879-1955)  
NOBEL PRIZE -  
*winning Physicist*

**Family Focus Retirement Group, LLC**  
*presents . . .*

**FINANCIAL FITNESS FOR WOMEN**

**Beginner's Brunch**  
Sunday - Nov 14th  
11am-1pm  
Sunday - Dec 12th  
11am-1pm  
Sunday - Jan 9th  
11am-1pm

**Focus Group RETIREMENT FITNESS- ARE YOU IN GOOD SHAPE?**

**Light Dinner**  
Wednesday - Nov 18th  
6-8pm  
Tuesday - Dec 14th  
6-8pm  
Tuesday - Jan 18th  
6-8pm

We like our groups small and intimate.

**Reservations a must!**

*First Come First Serve.*

**(732) 364-5462**

*Bring your mother, daughter or best friend!*

**FAMILY FOCUS RETIREMENT GROUP, LLC**

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*Kathleen A. Nolan R.I.A.R. is a Registered Investment Advisor Representative, Investment Advisory Services Provided through Reap Financial, LLC. She is a member of the National Ethics Bureau, BBB, Jackson Chamber of Commerce, WOMANS Advisory Board, Brokers International.*



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**“Family is What It Is All About!”**

**Why limit your choices to one company's products and services when our independent local organization can shop for exactly what you need?**

**Our philosophy at FFRG is to employ a holistic approach in designing a comprehensive SAFE and SOUND roadmap to Financial Security.**

- Retirement Income Planning
- Estate Planning
- Tax Strategies
- Life Insurance
- Long Term Care
- Pension Maximization
- IRA/Roth IRA Planning
- Fixed and Index Annuities