



You don't have cash or other assets to make a current gift? Use your Will Power!

There are other trails to take to help *Ski for Light* that won't impact your current financial situation. Name *Ski for Light* in your Will, or as a beneficiary in your life insurance policy or Living Trust.

If you don't have a Will, you are not alone. More than 65% of people in the USA do not have a Will, or plans for their estate. You never know what trail your life will take or what's down the tracks for you. If you don't have a Will, the laws of your state will determine where your money goes.

Including an organization in your Will or Living Trust is called a bequest. A bequest can take the form of

- An outright gift of a specified amount.
- A percentage of your estate.
- The remainder of your estate after making specific gifts to family and friends.

Here is an example of language for a simple bequest that gives a specific dollar amount or percentage of your estate to *Ski for Light*.

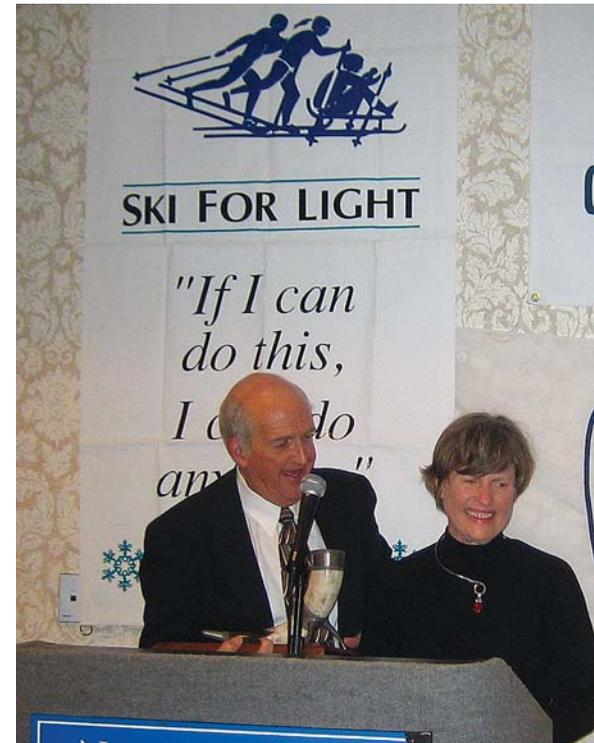
"I hereby give, devise, and bequeath to *Ski for Light*, Inc., 1455 West Lake Street, Minneapolis, MN 55408, the sum of \$___ (or ___% of my estate) to be used in support of its mission."

There are considerable tax benefits to you and/or your heirs associated with most of the forms of supporting the *Ski for Light Endowment Fund*. They vary, however, so be sure to consult your own independent legal and tax advisors to establish a plan that best meets your needs.

The Tracksetter Society

The *Ski for Light* Tracksetter Society honors and recognizes our special friends who have remembered *Ski for Light* in their estate plans. Anyone who has included *Ski for Light*, Inc. as a beneficiary in his or her Will or Living Trust becomes, if they so choose, a member of the Society.

Ski for Light expresses gratitude with a commemorative certificate, a small gift of appreciation and an invitation to Tracksetter Society gatherings at the SFL annual event. If you have designated *Ski for Light* as a beneficiary in your estate plan, please let us know by writing or calling the *Ski for Light* office.



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Ski for Light, Inc. is a 501(c)(3) nonprofit corporation. The organization's Federal tax ID number is 51-0175938. Copies of the most recent Annual Report, audited financial statements, the rules and regulations of the *Ski for Light Endowment Fund*, and additional information are available upon request.

Ski for Light, Inc. supports full accountability and transparency for nonprofit corporations, and is registered with GuideStar.org, where detailed information about the organization is available.

Setting Tracks for the Future



The Ski for Light Endowment Fund



Has *Ski for Light* Touched Your Life?

Maybe you are:

- A blind, visually- or mobility-impaired person and *Ski for Light* has shown you “If I can do this, I can do anything!”
- A cross-country skier who has given your time and lent your skills as a guide, and *Ski for Light* has given back more than you could ever give.
- A spouse, relative, or friend of someone who attended *Ski for Light* and you have seen the new self-confidence and motivation in them when they returned home.
- A financial supporter or volunteer, and *Ski for Light* has demonstrated to you how much good work this all-volunteer organization does each year.

- A Norwegian descendant, and *Ski for Light* has impressed you with its promotion of Norwegian culture and heritage.

No matter how *Ski for Light* has touched your life, you can help to ensure that it will touch the lives of future generations. Set tracks for the future by contributing to the *Ski for Light Endowment Fund*.

What’s an endowment?

An endowment is funds or property donated to an organization as a source of income. Most endowments, including the *Ski for Light Endowment Fund*, have covenants that limit the portion of the fund that may be spent in any year. In general, only the income or a portion of the income may be spent, with original donations preserved to earn income for use in subsequent years. This ensures that the organization will have funds with which to operate over the long term.

The *Ski for Light Endowment Fund* was created in 1998 with a \$25,000 gift from a *Ski for Light* guide, and with SFL Life Memberships. Many people have since donated to the fund, with gifts both large and small. Today the *Ski for Light* Endow-



ment has grown to the point where the annual income is making a difference to the cost and quality of the program. In the years ahead the impact of the Endowment will be even greater as contributions grow.

Endowments help the organization best if they contain only what are called “special” gifts. Every nonprofit organization needs regular, non-endowment donations for yearly operating funds. If all donations were contributed entirely to an endowment, the organization could run out of operating money and go out of business.

It takes time for the Endowment Fund to grow large enough to support all of its current programs. So in thinking about a gift to an endowment, think about “special” gifts, gifts that you would not otherwise make that year.

There are many ways you can support the *Ski for Light Endowment Fund*—

- A simple gift of cash. Just send your check to *Ski for Light*, indicating that your tax-deductible donation is for the Endowment Fund.
- Donate online with your credit card, at www.sfl.org.
- Other ways of making a current gift that could offer you additional tax advantages include:
 - Gifts of stock or bonds.
 - Donations directly from your IRA, from which you must take minimum annual distributions.

“The world of SFL, where achievement is expected, where equality is assumed, where hugs and touches are as natural as verbal greetings, where humor reigns, where courage is not marveled at but applauded, where friends are made for life.”

—Blind longtime skier

