

Envision A More Just Future

Is equal justice served when the gap between rich and poor allows for realities such as these?

-In VA, there is one private attorney for every 346 people, but only one legal aid attorney for every 5514 poor Virginians.

-Due to a lack of resources, Legal Aid WorksSM must turn away 2 out of every 3 eligible clients.

-Studies show that unrepresented litigants are much less likely to prevail in court because our system of justice is constructed on an adversarial model to test truth in facts and law.

-Without an advocate, those who would otherwise be our clients are stunningly disadvantaged.

All citizens, regardless of their economic means, must have access to justice within our system; otherwise, the concept of “justice for all” that we avow in the Pledge of Allegiance is simply an idyllic expression without basis in fact.

Legal Aid WorksSM

is a nonprofit legal firm offering high-quality, no-cost advice and representation to our low-income clients in order to aid in the resolution of their civil (non-criminal) legal matters. Services include advocacy in the areas of family law (child custody, support and visitation); domestic violence prevention (orders of protection); housing (prevention of illegal evictions and foreclosures); employment law (unlawful denial of benefits); consumer law (e.g., garnishments) and disability (SSD). Legal Aid WorksSM builds capacities in communities by mitigating the devastating effects that civil legal disputes can engender among the poor and disenfranchised, while helping our clients to establish a greater degree of stability in both economic and practical terms.

Legal Aid WorksSM serves sixteen area counties and the city of Fredericksburg with branch offices in Culpeper and Tappahannock.

To learn more about Legal Aid WorksSM,
visit our website at
www.LegalAidWorks.org.
Proud partner agency of United Way



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Legal Aid WorksSM

Working for equal justice since 1973

Create a
Legacy-
Reflect Your
Values:
Planned
Giving, Equal
Justice & You



LEGAL AID WORKSSM



Where Action and Values Meet

Why Planned Giving?

Planned giving can be mutually advantageous for both you and Legal Aid WorksSM. You may wish to honor a loved one, or fulfill your own philanthropic ideals. Owing to the variety of planned giving vehicles, giving aims can be achieved while realizing some or all of the following benefits:

- Preserve current cash flow
- Realize immediate tax savings now
- Reduce estate taxes later
- Receive a lifetime revenue stream

Planned giving can allow for larger gifts that might not otherwise be possible without affecting current income levels. Planned giving assists the organization in developing a more sustainable fiscal strategy that renders it less vulnerable to the vagaries of the economy and to the uncertainties of fundraising strategies. In essence, planned gifts can assist you in gaining tax savings, help maintain financial security and make an important contribution to society.



Bequests

Bequests are made under the terms of a will and can include assets such as cash or personal property. A bequest provision can be specific, naming a fixed sum, a percentage of the estate, or can be residuary in nature. A residuary bequest would transfer any remaining assets in one's estate after all other bequests, expenses and debts are paid by the estate.

Life Insurance Policies

You may elect to name Legal Aid WorksSM as a beneficiary of a current policy, either sole or partial, in which case Legal Aid WorksSM would receive the corresponding benefits upon your death. Alternatively, you may transfer ownership of a paid-up policy and name Legal Aid WorksSM the sole beneficiary which would allow us the flexibility of cashing out the policy immediately or choosing to receive the death benefit later.

Retirement Plans

Retirement plans are subject to some of the most onerous tax liabilities of any inherited asset because of the tax-deferred nature of the investment thereby significantly reducing its overall value. Legal Aid WorksSM, as a tax exempt entity, would not be required to pay state or federal income taxes on retirement assets received as a gift. Legal Aid WorksSM can be named a sole beneficiary receiving the maximum benefit from this particular asset.

Charitable Lead Trusts

A Charitable Lead Trust (CLT) is an irrevocable trust that is comprised of assets providing

a fixed annual payment to Legal Aid WorksSM for a specified period of time; at the conclusion of the trust period, the assets are distributed to your named beneficiaries. Benefits include income tax deduction, reduction in capital gains taxes and retention of the asset principal while at the same time supporting a worthy cause.

Charitable Remainder Trusts

A Charitable Remainder Trust (CRT) is also irrevocable, but is the reverse of the CLT in that the principal of the asset is gifted to Legal Aid WorksSM at the end of the trust period while a fixed payment is paid to you during that same period. This vehicle can either be set up as an annuity in which the payments to you are fixed amounts, or as a unitrust where the payments vary based on the trust's investment return. Generally, a CRT is funded with either cash, stocks or unencumbered property, and the benefits include reduced estate taxes, elimination of capital gains tax and an income tax deduction.

Legal Aid WorksSM suggests you consult an experienced estate planner and/or tax expert before any planned giving vehicle is selected.

