Within Her Reach
How One Woman Found an Affordable Route to a Significant Gift

Dr. G. Farah Rahman ’90 is living proof that establishing a scholarship endowment with the Texas A&M Foundation doesn’t have to be a financial hardship.

Rahman is an assistant cardiothoracic surgeon at Good Samaritan Regional Health Center in Mount Vernon, Ill. After reading a Foundation email about gifts of life insurance, she decided to name the Foundation the beneficiary of an insurance policy.

Rahman informed the Foundation of her planned gift, signed a few papers and planned for the Dr. G. Farah Rahman ’90 Endowed Scholarship Fund.

Rahman’s gift of life insurance proceeds will enable her legacy to live on in the form of perpetual student scholarships. Because of her generous planned gift, Rahman enjoys Heritage Member benefits in the A&M Legacy Society.

“A life insurance policy is a death benefit,” Rahman explained. “It’s something we can use to help without a significant financial sacrifice.”

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Also in this Edition:
• A glimpse of last year’s successful Women, Wealth & Wisdom event.
• A step-by-step guide to ‘Plan for Tomorrow Today’
• A free offer for Planning for the Future, an estate and gift planning workbook.
Within Her Reach
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Returning the Favor

Rahman is fully aware of how much a scholarship will mean to a student aspiring to pay for his or her education.

Originally from the Persian Gulf country of Bahrain, Rahman was 14 when she and her younger brother moved to College Station with their Texas A&M freshman brother, Shamim A. Rahman ’84. Upon high school graduation, Farah Rahman was not only accepted to Texas A&M, but was given a scholarship that paid most of her college expenses. To cover the remaining expenses, she took out nominal student loans and worked part time.

At Texas A&M, Rahman was involved with MSC OPAS and graduated summa cum laude with a bachelor’s degree in biochemistry. Seeking the camaraderie of professionally oriented women, she also joined the Society of Women Engineers and the Minority Association of Pre-Health Aggies. Graduating from A&M without carrying a significant debt load helped tremendously when Rahman entered medical school four years later—an advantage that played a key role in her recent decision to financially support other Aggie students.

A Feasible Option

Rahman said giving life insurance was easy because she doesn’t have any dependents. And she doesn’t stop there: Rahman also named the Foundation the beneficiary of several other small accounts. Everyone should consider taking advantage of this simple way of supporting Texas A&M, Rahman said. “Professional women have the ability to list the Texas A&M Foundation as a beneficiary,” Rahman suggested. “We just don’t really consider it, but it’s an easy thing to do.” This often makes a significant future gift feasible, especially for younger donors who are just starting their careers.

As Rahman put it, “A life insurance policy is affordable. It’s something within reach.”

- By Kara Bounds Socol
Plan for Tomorrow Today

*Where is your will?

*Does your family know where you keep your financial information?

Organizing your important papers and personal information is a smart move and a great gift to your loved ones. Here are some tips to help you get started.

Get Organized

The first step in getting your affairs in order is to gather all your important personal, financial and legal information and arrange it in a format that will benefit you now and your loved ones later. Then create lists of important information and instructions on how you want certain things handled when you die or if you become incapacitated. Here’s a checklist of areas on which to focus.

Personal Information

• Contacts: Make a master list of names and phone numbers of close friends, family, clergy, doctors and professional advisers such as your lawyer, accountant, broker and insurance agent.

• Personal Documents: Include such items as your birth certificate, Social Security card, marriage license, military discharge papers, etc.

• Secured Places: List all the places you keep under lock and key or that are protected by passwords, such as safe deposit boxes, safe combinations, security alarms, etc.

• Service Providers: Provide contact information for the companies or people who provide you regular services such as utility companies, lawn service, etc.

• Pets: Give instructions for the care of your pets or livestock.

• End of life: Indicate your wishes for and include documentation on organ, tissue or body donation (see donatelife.net) and write out your funeral instructions. If you’ve made prearrangements with a funeral home, include a copy of the agreement, contact information and whether you’ve prepaid.

Legal Documents

• Will: Include the original copy of your will and other estate-planning documents.

• Power of Attorney: This names someone you trust to handle money matters if you’re incapacitated.

• Advance Directives: These documents—a living will and medical power of attorney—spell out your wishes regarding your end-of-life medical treatment when you can no longer make decisions for yourself.
Financial Records

• Income and Debt: Make a list of all income sources such as pensions, Social Security, IRAs, 401(k)s, investments, etc. Do the same for any debt you may have – mortgage, credit cards, medical bills and car payments.

• Financial Accounts: List all bank and brokerage accounts (checking, savings, stocks, bonds, mutual funds, IRAs, etc.) and their contact information. Keep current statements from each institution in your files.

• Company Benefits: List any retirement plans, pensions or benefits from your current or former employers including the contact information of the benefits administrator.

• Insurance: List your insurance policies (life, long-term care, home, auto, Medicare, etc.) including the policy numbers, insurance agents and phone numbers.

• Credit Cards: List all credit and charge cards, including the card numbers and contact information.

• Property: List real estate, vehicles and other properties you own, rent or lease and include documents such as deeds, titles and loan or lease agreements.

• Taxes: Keep copies of tax returns for seven years and the contact information of your tax preparer.

Keep all your organized information and files in one convenient location - ideally in a fireproof filing cabinet or safe in your home. Review and update it every year and remember to tell your loved ones where they can find it.

Savvy Living is written by Jim Miller, a regular contributor to the NBC Today Show and author of “The Savvy Senior” book.

We can help!

Our Estate & Gift Planning Workbook, Planning for the Future, is a great tool to use as you get organized. Just return your completed reply card (attached to this newsletter), email a-throne@tamu.edu or call (800) 392-3310.

Contact Us Today!

To discuss how a planned gift to the Texas A&M Foundation might benefit you, your family and Texas A&M University, please contact Angela Throne ’03 in the Office of Gift Planning at a-throne@tamu.edu or at (800) 392-3310.
We’re Here to Help

☐ I would like to receive the Estate & Gift Planning workbook, Planning for the Future.

☐ I am considering a charitable gift of life insurance. Please send me more information.

☐ I have not previously informed you, but I have included the Texas A&M foundation in my estate plan and would like to become a Heritage Member.

Name (please print) __________________________________________

Address ___________________________________________________

City, State, ZIP _____________________________________________

Telephone __________________________________________________

Email Address ______________________________________________

Comments/Special Requests ___________________________________

All information is confidential.
In May, the Texas A&M Foundation hosted Women, Wealth & Wisdom, a financial and estate planning event for women of all ages and stages. What a success! Over 140 women attended the event where experts in the estate planning and financial fields spoke on a variety of topics. Thanks to an overwhelming positive response after the event, we have decided to host another in May 2013. We hope you will be able to attend this educational and fun event.
Save the Date

Our first Women, Wealth and Wisdom was such a success, we’ll be hosting a second event next spring with new speakers, sessions and more information! Mark your calendars to attend our financial and estate planning event for women on May 17, 2013!

- Attend a free conference, for women by women.
- Listen to multiple guest speakers to help you plan for your financial future.
- Held in the newly renovated Memorial Student Center

Contact Carrie Keller in the Office of Gift Planning at c-keller@tamu.edu or at (979) 845-8161 for more information.