




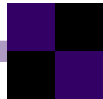
A B O U T
W A L N U T
C R E E K
M A S T E R S

The Walnut Creek Masters Swim Team is a California non-profit corporation, established in 1990. The City of Walnut Creek ended its financial support for our Team in 2011. We are qualified to receive deductible charitable contributions by IRS as a "501(c)(3)" organization.

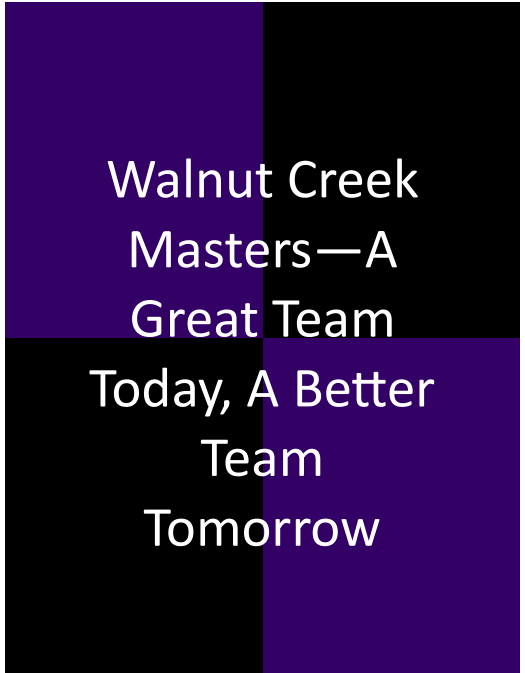

Our IRS Tax ID No. is 68-0038276. We are governed by an annually elected Board of Directors. . Our annual budget is funded from members' dues, donations, and hosting swim meets. The Board of Directors is responsible for preparing and approving our annual budget, and decides how to spend additional funds received through donations, bequests, and gifts.

For More Information:

To confidentially discuss making a donation or bequest to Walnut Creek Masters, please contact Kerry O'Brien at 925. 956.8656. If you are seeking legal advice, you may contact the following team members whose law offices can assist you: Dess Bennetto (925.945.8200); Dean Harper (925.935.3300); or Stan Pedder (925.297.6179).



"Walnut Creek Masters is much more than a swim team: by encouraging and supporting one another in and out of the water, we create the community we all want to live in."



Walnut Creek
Masters—A
Great Team
Today, A Better
Team
Tomorrow

***Include WCM In
Your Estate Plan***



Include WCM In Your Estate Plan

As an active member of Walnut Creek Masters (WCM), you have enjoyed the many benefits of Masters Swimming with one of the nation's premier Masters Swimming teams. You can help future generations of members enjoy the same and perhaps even better benefits by making a donation, gift, or charitable bequest to WCM. Your action will help ensure the future of our valuable community swimming organization.

With additional funds provided by donations, gifts, and bequests, WCM could:

- Create a WCM Endowment Fund used to help pay our annual expenses thereby keeping Member dues and fees affordable;
- Help the Walnut Creek Aquatic Foundation and the City of Walnut Creek upgrade or replace the aging Clarke Swim Center so that we continue to have a centrally located workout home;
- Provide additional workouts, more coaching, and open water swim practices;
- Fund needed team capital improvements such as timing equip-

ment and other meet and workout equipment;

- Provide expanded community services such as our Swimming Saves Lives program and training for Special Olympic athletes;
- Offer discounts and scholarships to deserving team members in need of financial support;

Lifetime Benefits to You

If you include WCM in your estate plan, you will enjoy immediate benefits. Members of the WCM "Legacy Circle:

- Will be recognized on a Team Plaque that will be displayed at Clarke Memorial Pool;
- Will be invited to special team events for donors;
- May enjoy immediate income tax benefits if you make a gift to WCM during your lifetime.

How to Include WCM in your Estate Plan

There are a variety of ways to include WCM in your estate plan, depending upon your individual circumstances. You should consult your attorney regarding your own situation. No amount will be too small, or too large. Naming WCM to receive a percentage or a specific amount of your estate would be very helpful.

- Retirement Plans: Designate WCM to receive part or all your retirement plan assets after your death. Such transfers can be a very tax-

efficient way of making a gift. Your heirs may receive as little as 30% of a retirement plan from a large estate after estate tax and income tax. As a non-profit organization, WCM would receive it 100% tax-free. Ask your retirement plan custodian for a beneficiary designation form.

- Insurance Policies: Designate WCM to receive all or part of the proceeds of a life insurance policy. Ask your insurance company for a beneficiary designation form.
- A Charitable Bequest: Instruct your attorney to add a charitable bequest for WCM to your will or trust for a specific amount, a specific property, or a percentage of the assets.
- A Charitable Remainder Trust: Contact your attorney to discuss the potential tax and income benefits available to you and your family through a charitable remainder trust or other type of trust that would transfer assets to WCM while allowing you to benefit from the asset during your lifetime.

Always consult with your estate attorney and tax advisor to review the estate and income tax implications of your planned gifts. Please refer to back page for WCM team member attorneys who could assist you.