



# The Welsh North American Association Legacy Society

Yes, you can make a difference!



## ABOUT US

The Welsh North American Association exists to preserve and promote Welsh heritage in North America.

In carrying out its mission, the WNAA helps to create awareness of Welsh culture in North America through organizing the annual North American Festival of Wales, an event attracting hundreds of people who have a love for Wales, bringing our culture to a different city each year. We work each year to make sure more people have first-hand opportunities to enjoy Welsh culture and music.

With the WNAA, you know that your bequest will be used to promote the culture and music we all hold so dearly and will allow our work to continue for future generations.

## CONTACT US TODAY!

Request more information about the WNAA Legacy Society. Our staff and volunteers will answer your questions about including the WNAA in your estate plan.

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www.nafow.org



\*Guidance here is based on tax law for US residents.

## Preparing an Estate Plan is not as hard as you think

Questions and Answers  
About Making the WNAA  
Part of Your Estate Plans

## What is the WNAA Legacy Society?

The Welsh North American Association Legacy Society was created several years ago. Become a Legacy Society member to let us know you have made provisions for the WNAA in your estate plan.

**Question:** Why should I make plans for my estate?

**Answer:** Plans for your estate have already been made by the state in which you live.

If you pass away without an estate plan, state law determines who will get what. Now is the time to prepare as none of us knows what the future holds. The single biggest mistake in estate planning is putting it off!

Most of us know we need to plan, but we “never get around to it.” If a stranger is appointed to manage your affairs, they will divide your assets according to state law.

**Question:** Isn't it only the super wealthy who leave money to good causes?

**Answer:** No, it isn't.

Organizations like the WNAA get most of their bequests from regular people who include charitable giving in their estate plan. Ordinary people can create extraordinary legacies through planned giving.



**Question:** What are the options for including the WNAA in my estate plans?

**Answer:** Some of these are listed in this pamphlet. Call us for more information.

Each option offers a unique set of benefits. You should work with a locally licensed attorney and tax preparer as you choose your options.

By including the WNAA in your legacy plans, you are ensuring that future generations will benefit from your bequest.

You will help keep Welsh traditions alive for generations to come.

- **Will or Trust Provisions:** You can reduce or eliminate the taxable portion of your estate by the full amount of your gift. This guarantees the work of the WNAA will continue well into the future.
- **Life Insurance:** You can designate the WNAA as a full or partial beneficiary of your policy. Make the WNAA both the owner and beneficiary of your policy if you want future premium payments to be tax-deductible.
- **IRA and TOD Accounts:** You can reduce your taxable estate and avoid income taxes for your heirs by designating the WNAA as the beneficiary of your account.
- **Reducing Taxable Income Now:** If you have an IRA and are age 70½ or older, you can instruct the custodian of your account to make payments directly to the WNAA. In 2025, the annual maximum was \$108,000 US. These contributions count toward your RMD (required minimum distribution) but do NOT count as part of your income for the year.
- **Life Estate:** You can deed your home, vacation home, or farm to the WNAA while retaining for yourself the right to live in or use the property for the remainder of your life and receive an immediate tax deduction as well.