



## AS KCME THRIVES...

So much has changed in more than 30 years since 88.7 KCME first began. In many ways, our radio station has grown up. What was once a struggling – almost experimental operation has become a permanent and positive presence in the lives of so many in Colorado and around the world, via internet streaming.

We continue to seek and depend on regular membership contributions from friends, especially new generations of listeners. But in the long run our future will depend, more and more, on special gifts from long-time friends who want to help 88.7 KCME become stronger and more stable in the future.

One of the many ways that friends can choose to express their deep commitment to classical music is by naming 88.7 KCME in their will or trust. This is a way to make a lasting contribution without affecting your current financial security and freedom.

# Your Legacy

**KCME**<sup>88.7</sup>  
FM  
Classical Music

**719.587.5263**

**800.492.5263**

1921 North Weber Street,  
Colorado Springs, CO 80907  
[www.KCME.org](http://www.KCME.org)

88.7 KCME is a duly authorized  
501(c) (3) tax-exempt non-profit organization.

Cheyenne Mountain Public Broadcasting House, Inc.

(Neither the author, the publisher, nor this station is engaged in rendering legal or tax advisory opinions, and accordingly, assumes no liability in connection with this publication. For advice and assistance in specific cases, the services of an attorney or other professional advisor should be obtained. State laws govern wills, trusts and charitable gifts made in a contractual agreement. Advice from legal counsel should be sought when considering these types of gifts.)

Tax Exempt Number: 79-1158  
EIN: 83-0234545

# Your Legacy

88.7 KCME FM CLASSICAL MUSIC

**KCME**<sup>88.7</sup>  
FM  
Classical Music



# Your Legacy

## DO I REALLY NEED A WILL?

Yes. Every adult can and should leave instructions as to what will become of their property when they no longer need it. In the absence of these instructions, state laws take over and your property may be distributed to distant relatives, or, if none are found, possibly to the state itself.

## BUT I DON'T REALLY HAVE AN "ESTATE."

If you take time to record all of the property you own, you may be surprised to see that it begins to add up. And, if you have particular items that you would like to go to certain individuals, your will can help accomplish those wishes. Regardless of the size of your estate, you can benefit by taking the time to see an attorney and have a simple will drafted.

## WHAT IF I ALREADY HAVE A WILL?

Your will may be just fine as it is, but many people find that changes in circumstances may affect their plans. Marriages, births, deaths, divorces and other changes, such as moving to another state, are all good reasons for reviewing your plans.

If your previous beneficiary directives have changed, you may want to update your plans. And if you would like to leave part of your legacy to worthy causes and institutions, including 88.7 KCME, this may be the time to take action.

## ARE THERE OTHER REASONS TO MAKE OR REVIEW MY WILL?

Yes. One of the main reasons people make wills in the first place is to name guardians for minor children or to arrange for the care of anyone who may be depending on you. If your needs or desires change, so should the instructions in your own personal will.

## WHAT ABOUT TRUSTS?

More and more people have supplemented their estate plans with a tool known as a revocable living trust. Property may be transferred at death via instructions in

the trust just as it would with a typical will. And the trust allows one to provide for the management of assets while the creator of the trust is still living and may help save estate taxes. This can add to peace of mind if one is alone and worried about what might happen with his or her affairs should they become unable to manage them. A trust may also be useful in providing support for dependents.

## WITH SUCH A TRUST, DO I STILL NEED A WILL?

Yes. You will still need at least a simple will to take care of "loose ends." Such a will may simply direct that any property not already in the trust be transferred to it to be handled along with the other trust assets.

---

## COSTS INVOLVED

Is this planning expensive?

That depends on the complexity of your situation. In most cases, the cost of planning is much less than you might think and may be less than the fees, bonds and taxes that might be due unnecessarily in the absence of good planning. An attorney should be willing to give you an estimate of fees in advance to help you make your decision.

## LEAVING A LEGACY

One of the most satisfying things you will be able to do by taking time to plan your estate is to make decisions to benefit some of the worthy institutions and organizations you have supported during life. In fact, many of the most significant gifts that non-profits receive come from the estates of regular contributors who decide to share a portion of their accumulated assets later on, after taking care of family and friends.

88.7 KCME's long-term stability is based on solid planning, which will ensure that we are here in the future to serve many regions of Colorado. Your thoughtful choice

to include 88.7 KCME in your estate plans would go a long way toward helping make this future a reality.

You may choose to give a percentage of your estate, or all or part of the residue that is left over after all other bequests are made. Specific sums and other property are also welcome.

## IS MY WILL PRIVATE?

Unless you choose to share it, your will remains private as long as you are living. Upon death, wills generally become part of the public record available from the court. Trusts, on the other hand, can remain confidential.

If you choose to remember us in your plans, we welcome your letting us know so we may say "thank you!" If you prefer, we will keep the fact of your bequest intention confidential. We understand fully if you prefer not to share specific amounts or if you have no way of knowing what might be left over for your charitable gifts.

---

## FOR MORE INFORMATION

There are many ways to plan special gifts for 88.7 KCME and your other charitable interests; a bequest through your will is just one. Whatever your plans may be, we encourage you to call or write for more information, without obligation. You may reach us at:

**KCME<sup>88.7</sup>**  
**FM**  
Classical Music

**719.587.5263 800.492.5263**

**1921 North Weber Street,  
Colorado Springs, CO 80907**

**[www.KCME.org](http://www.KCME.org)**