



A bequest could be right for you if:

- Long-term planning is more important to you than an immediate income tax deduction.
- You want the flexibility of a gift commitment that doesn't affect your current cash flow.
- You want us to continue what we are doing today for generations to come.

Interested?

Please contact your Financial Advisor to help you plan a bequest that will be satisfying, economical and effective in carrying out your wishes. If you do not have a Financial Advisor, STAR 99.1 may be able to assist you with a referral.

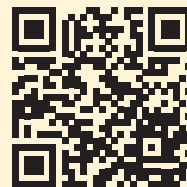


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A GIFT THROUGH YOUR WILL OR ESTATE



You can make a gift today that will support our mission far into the future.



Want to be remembered?

Where there's a will, there's a way.

You can make a gift today that will support our mission far into the future.

A bequest is a gift through your will or trust. It's simple to make, costs you nothing during your lifetime, and has flexibility so you can plan it to meet your personal objectives. For example, you can leave a certain dollar amount or a property. Or you can designate a percentage of what remains in your estate after your debts are paid and your heirs are cared for. (See the sample bequest language on the third panel.)

You can direct your gift to meet our greatest needs or to support a specific program that's meaningful to you. You can also use a bequest to make a tribute gift that honors someone special.

Benefits

- Your assets remain in your control during your lifetime.
- You can modify your gift to address changing circumstances.

How it works

- Include a bequest to STAR 99.1 FM in your will or trust.
- Make your bequest unrestricted or direct it to a specific purpose.
- Indicate a specific amount or a percentage of the balance remaining in your estate or trust.



Sample Bequest Language

Residual Gift Language

A residual bequest comes to us after your estate expenses and specific bequests are paid:

I give and devise to STAR 99.1 FM (Tax ID #23-7075340), located in Zarephath, NJ, all (or state a percentage) of the rest, residue, and remainder of my estate, both real and personal, to be used for its general support (or for the support of a specific fund or program).

Specific Gift Language

Naming STAR 99.1 FM as a beneficiary of a specific amount from your estate is easy:

I give and devise to STAR 99.1 FM (Tax ID #23-7075340), located in Zarephath, NJ, the sum of \$_____ (or asset) to be used for its general support (or for the support of a specific fund or program).

Contingent Gift Language

STAR 99.1 FM or its affiliates can be named as a contingent beneficiary in your will or personal trust if one or more of your specific bequests cannot be fulfilled:

If (insert name) is not living at the time of my demise, I give and devise to STAR 99.1 FM (Tax ID #23-7075340), located in Zarephath, NJ, the sum of \$_____ (or all or a percentage of the residue of my estate) to be used for its general support (or for the support of a specific fund or program).