

AMERICAN BAR ENDOWMENT

*Insuring your life's needs. Advancing your life's work.*

**Insurance**  
**for ABA Members**

**(800) 621-8981 • [information@abendowment.org](mailto:information@abendowment.org) • [www.abendowment.org](http://www.abendowment.org)**



American Bar Endowment  
321 North Clark Street, 14th Floor  
Chicago, IL 60654

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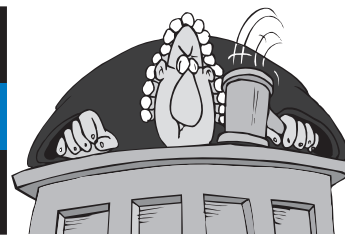
Return Address

**Tell us your thoughts!**

**Please return this completed survey either by mail,  
fax, or with your bill.**

**Your feedback is important for helping us  
better serve ABA members like you!**

# BENCH PRESS



A newsletter for ABA/ABE members Summer 2008

## How ABE helped me—

### I. S.'s story

Philanthropy is very important to me and my family. Supporting causes related to the legal profession is a priority when deciding which charities I wish to donate to. The ABE offers a great vehicle for managing charitable giving called the Charitable Gift Fund (CGF). The CGF is a donor-advised fund that allows ABA Members to establish an account by making an initial donation of \$5,000 or more to the ABE for which they receive an immediate tax deduction. When convenient, donors can then recommend donations to other charitable organizations of his or her choosing. ABE handles all the paperwork, so philanthropy becomes what it should be — easy! Visit [www.abendowment.org/charitable](http://www.abendowment.org/charitable) to find out more information about the CGF.



**I. S. Leevy Johnson**

*ABA Member/ABE Director*

*ABE member since 1968*

**Do you have an ABE story? Tell us about it! Call or write us today!**

## Meet Your American Bar Endowment Staff



**Aaron Smith**

Aaron Smith is the Communications Designer and Production Supervisor at ABE. Aaron's duties include production and distribution of ABE's communications with ABA Members and staff of the ABA and the ABE. Aaron creates the *Bench Press* newsletters! Is there something you would like to see presented in the *Bench Press*? Would you like to see something presented differently? Just let us know by calling us at (800) 621-8981 or e-mail us at [information@abendowment.org](mailto:information@abendowment.org).



## Giving Back to First Responders

*The ABA Young Lawyers Division exemplifies the mission of the Fund for Justice and Education by encouraging lawyers to participate in public service. With generous support provided by grants funded with the dividend donations of ABE-insured members through the FJE, the Young Lawyers Division focuses the energy and theme for that year and around which special projects are created.*

During the 2007–08 bar year, the ABA Young Lawyers Division will show its respect and support for these American heroes (first responders—firefighters, police, and EMT) by naming the Wills for Heroes® Program as its public service project. In partnership with The Wills for Heroes® Foundation, the YLD will encourage its affiliates and 140,000 members to bring this unique, much-needed program to their local first responders.

Wills for Heroes programs provide free wills, living wills, and healthcare and financial powers of attorney to first responders and their spouses or domestic partners. Since November 2001, the programs have prepared over 6,000 estate-planning documents for first responders. Programs are active in Arizona, Georgia, Minnesota, Ohio, South Carolina, Virginia, and Washington. Due to the overwhelming success of the program, lawyers and first responders from more than a dozen states have requested more information about the program.

Together, the YLD and Wills for Heroes Foundation are working to answer this call by facilitating the integration of these programs into every state, local, and specialty bar association and law firm interested in celebrating these American heroes. The only requirement for an organization to participate is a commitment to the implementation and continuation of the program. It is a public service project that by its very nature expresses respect and support for first responders and that exemplifies public service by “protecting those who protect us.”®

“Giving Back to First Responders” by Daniel McKenna published in *The Young Lawyer*, September 2007. Copyright © 2007 by the American Bar Association. Reprinted with permission.

### **Donating Dividends— A win-win for members!**

If you are one of the more than 85% of ABE insured members who donate your dividends, you “win” in two ways:

1. You are helping to fund more than 200 law-related research, public service and educational programs of the ABA Fund for Justice and Education (FJE) and the American Bar Foundation (ABF); and
2. You are eligible for a charitable contribution deduction on your income tax return.

Thank you to all insured members who donate their dividends! This support is vital to the success of the law-related projects of the FJE and ABF. For more information about the projects these grants support, please call the FJE at 312-988-5404 or the ABF at 312-988-6500.

### **Disability Insurance— Don't let a disability disable you financially**

Being protected in the event of a disability is an important component of a solid financial plan. Many times, members assume that the disability insurance they have through their employer is sufficient enough to help them cope with the financial burden of being unable to work for an extended period of time. However, the fact is that most employer disability plans only provide approximately 66% of post-tax income. This means that a person who earns \$10,000 per month will only be receiving \$6,600 a month in disability benefits. If taxes are deducted because the employee paid the premiums, that amount is far less. As you might imagine, that can have a profound impact on someone's financial well being.

With the ABE-sponsored disability plans, you can supplement or purchase a base disability plan that will provide as much as \$12,000 in monthly benefits. This is protection that could mean the difference between financial stability or suffering a financial loss if you are ever disabled. Because ABE-sponsored plans were created by lawyers for lawyers, you know that the plans were designed to meet the needs of lawyers like you.

Be sure to visit our Web site at [www.abendowment.org](http://www.abendowment.org) to find out how economical this valuable insurance coverage can be. Call us at (800) 621-8981 to speak with your personal insurance representative. Who will be happy to discuss the plan details with you, and can help you determine the coverage that will best fit your needs. The level of your disability insurance should be such that you are financially covered in the event of a long-term disabling injury or illness.

Underwritten by: The United States Life Insurance Company in the City of New York  
A subsidiary of American International Group, Inc. (AIG)

### **ABE-sponsored insurance and charitable giving plans**

- Group Term Life
- Group Hospital Indemnity
- Group Accidental Death & Dismemberment
- Disability Income
- Group Office Overhead
- Excess Major Medical
- Retirement Contribution Disability
- Charitable Gift Fund (Donor-Advised Fund)

#### **ABE Vision**

Making a difference by funding programs that advance the American justice system and the rule of law.

#### **ABE Mission**

To generate funds for the support of law-related public service, educational, and research programs by building and sustaining the Legal Legacy Fund and by sponsoring insurance and other programs for the legal profession that encourage charitable giving.

Dear Member:

At the American Bar Endowment, we are determined to make your experience with us a great one. We are constantly looking for ways to improve our relationship with members, and that's why we need your help. We'd like you to tell us how we're doing.

Please take a moment to complete and return the attached survey in your billing envelope, or fax it to us at (312) 988-6401.

Thank you for your participation in one of the only insurance programs that allows you to provide quality insurance protection for yourself and your family, and also to give back to the public service activities of the Bar.



Renee Z. Leskiw  
Executive Director

**Insurance  
for ABA Members**



### Member Survey

1. What coverage do you currently have through ABE?  
(Check all that apply.)

- Group Term Life
- Disability
- Retirement Contribution Disability
- Excess Major Medical
- Group Accidental Death & Dismemberment
- Group Hospital Indemnity
- Group Office Overhead Expense

2. Do you feel the plan(s) sufficiently meet(s) your needs?

- Yes  No

If not, what changes would you recommend to better meet your needs? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3a. Are you aware of our Automatic Payment Plan—a way to make premium payments directly from your checking account?

- Yes  No

3b. If No, would you like to receive more information about the plan:

- Yes  No

4. Overall, how would you rate the billing format as far as readability and clear instruction:

- Superior  Very good  Good  Fair  Poor

5a. Would you like information sent to you regarding the ABE CGF, insurance plans, or increasing your current insurance coverage?

- Yes (complete the address section below)  
 No

5b. If Yes, please indicate the plan(s) for which you would like more information\*:

- |   |                          |                          |
|---|--------------------------|--------------------------|
| <input type="checkbox"/> Charitable Gift Fund               |                          |                          |
|   | New                      | Increase                 |
| <input type="checkbox"/> Group Term Life                    | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Disability                         | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Excess Major Medical               | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Accidental Death             | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Hospital Indemnity           | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Office Overhead Expense      | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Retirement Contribution Disability | <input type="checkbox"/> | <input type="checkbox"/> |

Have you changed:  Address  Phone number

Date: \_\_\_\_\_

Member ID Number: \_\_\_\_\_

Name: \_\_\_\_\_

Firm: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Office Phone Number: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

6. Would you like to receive the following via e-mail?

- |  |  |
|--|--|
| <input type="checkbox"/> Quarterly Newsletter      | <input type="checkbox"/> Weekly health tip |
| <input type="checkbox"/> New plan/rate information | <input type="checkbox"/> GiftLaw e-mail    |

\*Including plan features, costs, eligibility, renewability, limitations and exclusions. All 3 Group Term Life Plans, HIP, ADD and OOE are underwritten by New York Life Insurance Co., 51 Madison Ave., New York, NY 10010 on Policy Form GMR. Disability and Excess Major Medical Plans are underwritten by The United States Life Insurance Company in the City of New York, a member company of American International Group, Inc. Plans may vary and may not be available in all states.