



National Park Legacies

Gift and Financial Planning Information

October 2013

A WAY TO SUPPLEMENT RETIREMENT INCOME

Today, planning for retirement is on the minds of more and more people. Many who have already retired find their primary financial goal has changed from building their savings to generating regular income they can depend on.

Others may be concerned about outliving their resources or leaving their spouse or loved ones with an uncertain economic future. There are many who are helping to support a parent, sibling or other relative and wonder what will happen to them if they were unable to continue that financial support.

Reach multiple objectives

There is a way to provide a dependable source of additional income during retirement years and enjoy tax savings and other financial benefits, all while supporting National Parks Conservation Association.

With a charitable gift annuity, you and/or someone else you name can receive reliable payments for life that will not decrease in size, regardless of interest rate and stock market fluctuations.

A gift annuity with NPCA is a wonderful way to help ensure a comfortable retirement income while being freed from the many worries about the performance of investments and the decisions associated with them.

Increase income from assets

A gift annuity is also a welcome way to increase income from assets that may not be yielding the income you would like. You will be eligible for a charitable income tax deduction in the year you establish the annuity and a large portion of each payment is received free of tax for a number of years.

The funds used to create a gift annuity for your lifetime and/or another individual are also exempted from state or federal estate taxes that might otherwise be due.

More information

Read on to learn how a gift annuity can be a wise addition to your long-range financial plans. We are available to answer any questions you may have or provide more information to you and your advisors concerning the charitable aspect of your plans.

Below left: American Robin: Turdus Migratorius in Manhattan, New York © Saurabh13/BIGSTOCKPHOTO Below right: Mount Rushmore Keystone, South Dakota © Andrushko Galyna/BIGSTOCKPHOTO



INSIDE:

BOOST INCOME FROM INVESTMENTS

CERTAIN ASSETS YIELD GREATER BENEFITS

MATHER LEGACY SOCIETY PROFILE: BOB LEU

BOOSTING INCOME FROM YOUR INVESTMENTS

The stock market has come a long way since the lows of 2009. In fact, the Dow Jones has doubled and many of our friends have seen the value of their assets grow. What hasn't returned, in many cases, is the level of income provided from investments.

Fortunately, charitable gift annuities can provide a way to continue your support of NPCA and enjoy tax and financial benefits at the same time. This gift plan has increased in popularity in recent years and leading financial publications have been calling attention to this opportunity.

Use stocks to your advantage

If you are like many, you probably have stocks or mutual funds that have increased in value in recent years but are yielding little income. You can put these assets to work for you by using them to fund a charitable gift annuity with NPCA.

Generous payment rates

Gift annuities enable you to make an impactful gift while you, and possibly a loved one, enjoy a

predictable source of income for life. Payment rates for our gift annuities are based on the age(s) of the

person or persons receiving payments. At age 80, for example, payments of 6.8 percent of the amount used to fund a gift annuity would be received each year for life. See the chart for examples of rates you could receive.

GIFT ANNUITY PAYMENT RATES

Selected rates for one person		Selected rates for two people of the same age	
Age	Rate	Ages	Rate
90+	9.0%	90/90	8.2%
85	7.8	85/85	6.7
80	6.8	80/80	5.7
75	5.8	75/75	5.0
70	5.1	70/70	4.6
65	4.7	65/65	4.2

For illustrative purposes only. Please write for current benefits and rates for other ages.

Payments never change

Once established, the payment rate for your gift annuity never changes, regardless of fluctuations in interest rates or investment markets. All of NPCA's available assets stand behind the payments.

Multiple tax benefits

You may claim a federal (and perhaps state) income tax deduction in the year you make your gift. Part of each payment is received free of income tax for a period of time, and the amount used to fund a gift annuity is generally not included as part

of your estate for probate and tax purposes.

We will be pleased to talk with you and your advisors as you consider the many benefits of funding a gift annuity with NPCA.

Photo credit: © goodynewshoes/BIGSTOCKPHOTO



CERTAIN ASSETS YIELD GREATER BENEFITS

To maximize benefits from a gift annuity, it is important to think carefully about the property used to fund your gift. Here are some options:

- Cash or the proceeds from bonds, certificates of deposit and other investments that may be providing less income than desired.
- Stocks or mutual funds that are worth more than you paid for them but yield little or no income. Because capital gains tax is not due at the time you fund a gift annuity for yourself and/or spouse, this can be a good way to make a gift while increasing your spendable cash flow. With the recent increase in federal capital gains tax rates, using these assets to make your gift could be a tax-wise choice.
- Withdrawals from retirement plans you may be required to make. A gift annuity can offer a way to set aside more of such funds to provide future income, while reducing taxes that would otherwise be due today.

We would be happy to provide further information to you and your advisors about gift annuities and how they might work for you. Simply return the enclosed card or call Morgan Dodd at 1-877-468-5775.

The purpose of this publication is to provide general gift, estate, and financial planning information. It is not intended as legal, accounting, or other professional advice. For assistance in planning charitable gifts with tax and other financial implications, the services of appropriate advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Tax deductions vary based on applicable federal discount rates, which can change on a monthly basis. Some opportunities may not be available in all states. ©MMXIII RFSCO, Inc. All Rights Reserved. NFX2-13



Wild Goose Island

Glacier National Park, Montana © SNEHITDESIGN/BIGSTOCKPHOTO

MAKE AN IMPACT WITH YOUR IRA

You can still make a tax-free gift (up to \$100,000 per person) to NPCA through your traditional or Roth IRA. This giving opportunity is currently available through the end of the year. For those 70½ and older, the IRA rollover is a way to make an immediate impact while enjoying tax benefits as well.

This giving plan can be especially attractive if withdrawal amounts from your IRA now cause your Social Security income to be taxed at higher rates; if you have reached the limit for how much you can deduct; if your state does not allow deductions for charitable gifts; and in certain other circumstances. Consult your advisors for more information.

"A FARMER NEVER RETIRES, HE JUST SLOWS DOWN"

So says H. Robert (Bob) Leu. Bob was born in Keokuk, Iowa and grew up helping his father, first with a dairy herd, then with beef cattle. After graduating from Iowa State University, he took a job with *Horse World* magazine and moved to Lexington, Kentucky.

Back to the farm

After 14 years away, Bob returned to Iowa and rejoined his father on the farm. He also became active as a horse show manager and announcer. For over 50 years, Bob was the announcer at the Iowa State Fair, the country's most famous state fair.

Seeing the parks on horseback

Bob and his wife, Darlene, have visited many of the national parks over the years. They especially enjoy seeing the parks on horseback. "Our most memorable ride was in the

Teddy Roosevelt Park," said Bob. "We saw a herd of wild horses, buffalo and deer."

Another favorite trail ride was at Custer's Battlefield. "We were the only ones on that ride and it was really great. Our guide was Native American and his explanation of the battle was a little different than others we had heard."



BOB LEU AND ROWDY

Multiple benefits

Bob has established two gift annuities with NPCA and is pleased with both the income supplement they provide as well as the tax deductions. He is happy to know his gift will be used to help preserve and maintain the national parks for present and future generations.

Learn more

If you would like information about establishing a gift annuity with NPCA, as Bob Leu has done, please return the enclosed card or call Morgan Dodd at 1-877-468-5775.



Mountain Goat in Glacier National Park, Montana © Tashka/BIGSTOCKPHOTO



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NPCA accepts gifts of \$10,000 or more to establish charitable gift annuities (CGAs). With an NPCA gift annuity, you may choose to start receiving income payments at age 65 or older.

For more information about how you can make a bequest, charitable gift annuity, or a planned or outright gift to NPCA's endowment, please call Morgan Dodd toll-free at 1-877-468-5775. We look forward to helping you achieve your philanthropic goals.

