



NATIONAL PARK LEGACIES

Gift and Financial Planning Information

Fall 2016

MAKING AN IMPACT WITH YOUR GIVING

Each year millions of Americans make gifts in support of the charitable organizations that are meaningful to them. For the National Parks Conservation Association, these gifts are extremely important in helping us to protect and advocate on behalf of the landscapes, wildlife and historical resources visited by over 300 million people this year.

Now celebrating 100 years since its creation, the National Park Service needs your help more than ever. Faced with budget cuts and the ever-growing costs of maintaining 413 park units throughout the country, we must rely on committed park enthusiasts like you, our loyal members, to help NPCA protect the park system for future generations.

Give and receive

When it comes to the best ways to make your gifts to NPCA, there are options that allow you to give while meeting your personal planning goals as well. For instance, with a gift plan called a **charitable gift annuity**, you can give and, in return, receive generous lifetime payments that can supplement retirement income or help take care of a loved one.

This gift plan has many advantages. You will be eligible to receive a tax deduction in the year you make your gift and part of each payment will be received free of tax, or at lower tax rates, than other income for a period of time. The amount remaining after all payments have been made becomes a gift to NPCA.

Some friends have chosen to create a series of gift annuities over time as a way to generate a stream of income for retirement. Each additional gift annuity will generally result in a higher payment rate and additional tax savings.

By planning the timing and method of giving, you can support NPCA in ways that allow you to give and enjoy tax benefits while meeting other goals as well. Please continue reading to learn more about charitable gift annuities and how they might fit into your overall plans. We hope the information presented here will help you maximize the potential of your resources through preserving financial security for yourself and your loved ones while making a positive impact on our National Park System and NPCA's important conservation work for the future.

Above: Sunrise at Sandy Hook, Gateway National Recreational Area; © rickberk | Thinkstock
Below left: Alaskan Brown Bear Catching Salmon; © Credit: EEI - Tony | Thinkstock Below right: Mount Rainier National Park, WA State; © Ingram Publishing | Thinkstock



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MATHER LEGACY SOCIETY
PROFILE: CHARLOTTE RUBIN

WHAT ARE YOUR GOALS?

With a charitable gift annuity, you can make a gift to NPCA and fulfill other important financial goals as well. By establishing your gift annuity, you can:

Receive generous lifetime payments. Gift annuity payment rates vary according to the age of the annuitant(s) at the time the annuity is funded. The older you are when you fund your gift annuity, the higher your payment rate will be (see chart at right). Once established, your gift annuity payments will not decrease in size or frequency, regardless of changes in interest rates or stock market fluctuations.

Increase retirement income. Some of our supporters have chosen to create a series of gift annuities over time as a way to generate additional retirement security while reducing taxes during their peak earning years. Each additional gift annuity generally results in a higher rate, more payments and greater tax savings.

Take care of loved ones. In addition to providing supplementary funds for yourself, gift annuities can also be arranged to provide for a loved one. Many couples establish gift annuities that make payments for both of their lives. It is also possible to establish gift annuities for the benefit of a parent, sibling or others for whom you wish to provide financial security for the remainder of their lives.

For more information about gift annuities or to receive a personalized illustration, simply return the enclosed reply card.

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.

Below: El Capitan Reflections, Yosemite National Park; © Bartfett I Think Stock Photo Opposite: Landscape in Badlands National Park, South Dakota © Ron Chapple I Thinkstock



Mather Legacy Society Profile: Charlotte Rubin

HELPING TO PRESERVE THE NATIONAL PARKS FOR ALL TO ENJOY

It was Charlotte Rubin's first husband who convinced her to put on hiking boots and go out on the trails and rivers. "And it was my second husband, Rick," she said, "who showed me how spiritually reviving it was to sit together at trail viewpoints and meditate for 20 minutes or so on this beauty we had in our lives.

"Rick was a wonderful canoeist and traveler," she recalled. "When we were exploring together, following the guidebooks and the recommendations of others, I never wanted to come home.

"I've hiked and camped in so many national parks over the years and I have come to understand that our national parks are not being funded as they should be. NPCA helps to educate the public and our government leaders about the need for greater funding for our national parks; and I knew that I should—and could—contribute to their efforts."

Charlotte continued, "Over time, my annual donations to NPCA became monthly donations and now it seems right to do a charitable gift annuity. I have found that gift annuities are a wonderful way to combine my interest in philanthropy with my own need for additional income. They also provide a nice tax deduction and the payments are 100% reliable.

"I have a number of charitable annuities with several different organizations and they have turned



MATHER LEGACY SOCIETY MEMBER CHARLOTTE RUBIN

out to be the doorway to meeting many wonderful people from excellent organizations who deserve our support. I am so pleased that NPCA exists to advocate for the national parks and I'm so happy that I am in a position to support it in this way. Our national parks are our heritage and they must be preserved for all."

Charlotte was born in Seattle and has lived all her life on the West Coast. Having retired from her work in banking and finance, she now lives in Oregon where she spends her time traveling, hiking, volunteering for several organizations and maintaining friendships.

Charitable gift annuities are a wonderful way to support National Parks Conservation Association. They are easy to set up, with no complicated paperwork involved. We would be happy to send you a personalized illustration of the benefits available to you, at no obligation. Simply fill out and return the enclosed card or call us, toll-free, at 1-877-468-5775.



FUNDING YOUR GIFT ANNUITY WISELY

To achieve maximum benefits from a gift annuity, it is important to think carefully about the property used to fund your gift. You can use:

1. Cash or the proceeds from bonds, certificates of deposit and other investments that may be providing less income in today's environment.
2. Stock or mutual funds that have increased in value since you have owned them but yield little or no income. Because capital gains tax is not due at the time you fund a gift annuity for yourself, this can be a good way to make a gift while increasing your spendable income.

3. Withdrawals from retirement plans you may be required to make. A charitable 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.

The benefits from using a specific type of property will depend on your circumstances. We would be pleased to talk to you and your advisors about which assets might be best for funding your gift annuity. Simply return the enclosed card for a confidential illustration of the benefits you might receive.

ALREADY HAVE A GIFT ANNUITY?

If you have completed gift annuities with another charitable interest, consider funding your next gift annuity with NPCA. Join those who have made the commitment to preserving our national parks for future generations.



Tlingit guide and Stampeder commemorates centennial of Klondike Gold Rush National Historic Park, Alaska, USA
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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.

