



National Park Legacies

Gift and Financial Planning Information

April 2014

WHAT WILL THE FUTURE HOLD?

We often hear from our friends who wish they could do more in support of National Parks Conservation Association but are hesitant to do so because they have other responsibilities, such as providing for a child's education, helping a parent, or saving for retirement.

Fortunately, many have discovered there is a way to make meaningful gifts to NPCA while also arranging for a lifetime source of additional income that is predictable and dependable. Through a **charitable gift annuity**, you can supplement your income, save taxes and at the same time make what might be your gift of a lifetime to NPCA.

This convenient gift plan provides you with generous payments that will never change and will continue for as long as you live—all while making a gift to benefit our national parks.

How are payment rates determined?

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 the chart for examples).

NPCA gift annuity payments will not decrease in size or frequency, regardless of changes in interest rates or stock market fluctuations.

Take care of loved ones

In addition to providing supplementary funds for yourself, NPCA gift annuities can be arranged to provide income 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 brother, sister, parent or others for whom you wish to provide an additional source of income.

Gift Annuity Payment Rates for One Person

Age	Rate
90+	9.0%
85	7.8
80	6.8
75	5.8
70	5.1
65	4.7

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

Above: Zion National Park, Utah © nphotographer/BIGSTOCKPHOTO Below left: Elk deer grazing in Grand Canyon National Park, Arizona © holbox/BIGSTOCKPHOTO Below right: Monarch butterfly on orange zinnia © Aubrey Huggins/BIGSTOCKPHOTO



INSIDE:

- BUILDING INCOME OVER TIME IS A CHARITABLE GIFT ANNUITY RIGHT FOR YOU?
- WAYS TO RECEIVE PAYMENTS
- MATHER LEGACY SOCIETY PROFILE: CAROL ANNE DOUGLAS

BUILDING INCOME OVER TIME

Once you establish a gift annuity with NPCA, the amount of your payments is fixed and will never change. You cannot add to or take from an existing annuity. However, you can establish new annuities as often as you like.

Each time you establish a new annuity, you will qualify for a tax deduction and, if you are older, you will also qualify for a higher annuity rate and more income.

Consider this example

Sam has securities that yield little income and he is interested in ways he can make a gift to NPCA while also increasing his retirement income over a period of years. By using low-yielding stocks to fund a series of gift annuities over time, Sam generates a tax deduction each time he funds a new annuity while also partially avoiding the capital gains tax that would have been due had he sold the stocks. He also locks in an attractive payment rate on those amounts for his lifetime and/or that of his spouse or another loved one.

You may create your first gift annuity before or during retirement. Payments can begin immediately at age 65 or older. If you do not need the payments right away, they can be deferred to provide additional retirement income later.



AN INCREASING INCOME STREAM USING MULTIPLE GIFT ANNUITIES

Age When \$10,000 Gift Annuity Is Created	Approximate Charitable Deduction	Gift Annuity Rate	Annuitant Receives Annually
65	\$3,000	4.7%	\$470
70	3,700	5.1	510
75	4,300	5.8	580

Total received in payments each year after age 75 \$1,560

Above: Family outing © monkeybusinessimages/BIGSTOCKPHOTO Below: Badlands National Park Prairie, South Dakota © Wirepec/BIGSTOCKPHOTO



IS A CHARITABLE GIFT ANNUITY RIGHT FOR YOU?

If you answer “true” to one or more of the following statements, a gift annuity with NPCA may be of special interest to you:

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- I would like a dependable source of increased income in retirement years.
- I have funds that currently yield less income than I would like.
- I am interested in setting something up that would provide lifetime income for a spouse or other loved one instead of/in addition to myself.
- I would like to explore ways to reduce the amount of federal and state income taxes I pay.
- I would like to minimize the possibility of estate taxes, probate fees, and other future expenses.
- I am interested in supporting National Parks Conservation Association.

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

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. ©MMXIV RFSCO, Inc. All Rights Reserved. NAX-14



Martin Luther King National Monument

Washington, DC © BackyardProductions/BIGSTOCKPHOTO

WAYS TO RECEIVE PAYMENTS

A charitable gift annuity with NPCA can bring welcome gift, estate and income tax savings while also providing:

- Payments for one’s own life and/or for the lifetime of a surviving spouse.
- An income supplement for a parent or other loved one or friend.
- Income for a brother or sister.

SPECTACULAR BEAUTY OF NATIONAL PARKS INSPIRES GIFT

Carol Anne Douglas has been a visitor to our national parks for many years. “My first visit to a national park was when my mother took me to Yosemite as my high school graduation gift,” Carol Anne said. “I was overwhelmed by the park’s beauty. It was the first time I ever saw wild deer. I cried when we had to leave.”

Carol Anne was born in New Rochelle, N.Y., but grew up in Los Angeles. She was a magazine editor for many years but is now retired, living in Washington, D.C. She is a novelist and playwright, and a birder.

“I have many favorite parks, but Glacier National Park in Montana is perhaps the one I love most because it combines spectacular beauty with spectacular animals,” said Carol Anne. “I have had wonderful experiences in the national parks, many shared with my late, long-term partner Mandy Doolittle. But perhaps the most thrilling was when I first went to Glacier in the summer of 1992.”



Carol Anne Douglas (left) with her late partner Mandy Doolittle

“I climbed the Hidden Lake trail behind the Logan Pass visitors’ center. Alpine wildflowers delighted me. I saw my first hoary marmot and my first ptarmigan. Then, when I reached the top and look down at Hidden Lake, I saw my first mountain goats. The three goats ran and I wondered why. I looked to the side of them and saw my first grizzly bear!”

Recently, Carol Anne established a gift annuity with NPCA. “I am proud to belong to NPCA, and I want people to know that it helps protect the parks and provides regular information on threats to the parks,” she said. “The national parks have become an integral part of my life. I cannot imagine life without visiting the parks several times a year.”

We are grateful to our many friends who, like Carol Anne Douglas, have established gift annuities or made other gifts to help ensure that our national parks are preserved for future generations. If you would like more information on gift annuities, please return the enclosed card.



Green Jay (*Cyanocorax yncas*), Texas © Brian Laseby/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.

