

Recommended Bequest Language For NARAL Pro-Choice America, Inc. and NARAL Pro-Choice America Foundation, Inc.

To NARAL Pro-Choice America, Inc.:

"I hereby give, devise and bequeath _____ (the sum of \$_____, or _____percent of my estate, or _____percent of my residuary estate or the proceeds from the sale of real estate by my estate that I own located at _____) to NARAL Pro-Choice America, Inc., a nonprofit District of Columbia corporation exempt from Federal taxation under Section 501(c)(4) of the Internal Revenue Code, currently located at 1156 15th Street, NW, Suite 700, Washington, DC 20005, Federal tax ID #13-2630359."

To NARAL Pro-Choice America Foundation, Inc.:

"I hereby give, devise and bequeath _____ (the sum of \$_____, or _____percent of my estate, or _____percent of my residuary estate or the proceeds from the sale of real estate by my estate that I own located at _____) to NARAL Pro-Choice America Foundation, Inc., a nonprofit District of Columbia corporation exempt from Federal taxation under Section 501(c)(3) of the Internal Revenue Code, currently located at 1156 15th Street, NW, Suite 700, Washington, DC 20005, Federal tax ID #52-1100361."

Gifts to NARAL Pro-Choice America, Inc., a 501(c)(4) organization, are not tax-deductible. Donations to NARAL Pro-Choice America, Inc. may be used for political purposes, such as supporting or opposing candidates. NARAL Pro-Choice America, Inc. does not accept contributions from business corporations or labor organizations. Gifts to NARAL Pro-Choice America Foundation, Inc., a 501(c)(3) charitable organization, are tax deductible to the extent allowed by law. Donations to NARAL Pro-Choice America Foundation allow us to support and protect, as a fundamental right and value, a woman's freedom to make personal decisions regarding the full range of reproductive choices through education, training, organizing, legal action and public policy.

NOW OR LATER? IT IS UP TO YOU

Is it important to you to leave a legacy after your lifetime? There are a variety of ways to do so, whether through your Will, a life income plan or a gift of life insurance. Find the best plan for you and your family.

You have undoubtedly received donation requests from charitable organizations that stress the importance of fulfilling their mission and financial needs, all while offering tax benefits for you. Although NARAL Pro-Choice America and NARAL Pro-Choice America Foundation appreciate and depend upon outright contributions for our immediate use, planned giving builds and protects our future. Consider the following types of gifts.

A BEQUEST IN YOUR WILL

This is a simple and effective method to leave a legacy after your lifetime. You could give NARAL Pro-Choice America or NARAL Pro-Choice America Foundation a dollar amount or a percentage of the residue of your estate. You can also name either entity a contingent beneficiary of your estate should a loved one predecease you.

A LIFE INCOME PLAN

Consider plans, such as a charitable gift annuity or charitable remainder trust, that allow you to receive income from assets that will eventually benefit NARAL Pro-Choice America Foundation. Many of our donors like the immediate income tax deduction and the security of knowing they will always have a reliable source of income.

BENEFICIARY DESIGNATIONS

Assets such as life insurance policies and retirement plans give you the ability to name who will receive the proceeds upon your death as well as a charity that you provided support for many years. Donating a life insurance policy to NARAL Pro-Choice America or NARAL Pro-Choice America Foundation can be a wonderful means of leveraging your gift. Naming NARAL Pro-Choice America Foundation as the beneficiary of your retirement plans after your death can result in tremendous income and estate tax savings.

Please note that a gift to NARAL Pro-Choice America is not tax deductible and may be subject to tax while a gift to NARAL Pro-Choice America Foundation is tax deductible to the extent allowed by law.



NARAL
Pro-Choice America

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freedom of choice

LEGACY CIRCLE NEWSLETTER

A CHARITABLE PLANNING GUIDE FOR FRIENDS OF **NARAL PRO-CHOICE AMERICA**

UPDATE ON NARAL PRO-CHOICE AMERICA'S INITIATIVE *PREVENTION FIRST*: THE CHALLENGE FOR COMMON GROUND

NARAL Pro-Choice America's *Prevention First* initiative has continued to gain support since it was launched in 2005. This initiative reaches out to lawmakers on both sides of the abortion debate to find common ground and agree upon solutions for making abortion less necessary by preventing unintended pregnancies. NARAL Pro-Choice America has challenged lawmakers on both sides of the abortion debate to unify behind common sense prevention policies, including the following measures:

- Guaranteeing women's access to birth control at pharmacies;
- Requiring equitable insurance coverage for contraception;
- Ensuring age-appropriate and medically accurate sex education in schools;
- Supporting teen-pregnancy prevention efforts;
- Expanding low-income women's access to family-planning services; and

- Increasing women's awareness of and ability to obtain emergency contraception, also known as the "morning-after" pill.

NARAL Pro-Choice America's *Prevention First* initiative has resulted in both a record number of supporters for the federal *Prevention First* bill in Congress and an increase in *Prevention First* measures being considered at the state level. The federal bill authored by Senate Majority Leader Harry Reid and Rep. Louise Slaughter includes 34 co-sponsors in the Senate and 161 in the House. We are just one vote away from passing this act in the Senate. And if we have more pro-choice representatives in the House in 2009, we could send this comprehensive pregnancy-prevention bill to the president. At the state level, the momentum behind *Prevention First* continues. The number of *Prevention First* measures enacted in 2007 increased 89 percent from 2006, when states enacted nine *Prevention First* measures.



Jan Yanehiro, former TV news anchor and award-winning journalist, served as the emcee for the 2008 San Francisco *Power of Choice* event.

For more information, please visit www.prochoiceamerica.org/issues/preventionfirst.

LIFE INSURANCE

THREE WAYS TO MAKE A MAJOR GIFT WITH EASE

One asset that nearly everyone has, and eventually outgrows the need for, is life insurance. Your reasons for owning certain policies may not be issues anymore, but what effect will these policies have on your estate? The benefits of your insurance policies may be almost cut in half if left to face federal estate taxes. An organization like NARAL Pro-Choice America or NARAL Pro-Choice America Foundation, however, can fully benefit from unwanted or unnecessary policies.

Nothing is easier than changing a beneficiary designation to make sure an insurance settlement passes in whole or part to a favorite organization like ours. As a planning option, insurance proceeds can be split up among many beneficiaries, but changing a revocable beneficiary designation generates no income tax deduction.

CHARITABLE OPTIONS

The use of life insurance to fulfill your philanthropic intentions or create a legacy to honor your life's work makes perfect sense for a number of situations. Take a look at three common scenarios making the most of life insurance:

- 1.** The organization with which you are affiliated has come to depend on you for support and guidance, much like a key employee in a commercial enterprise. An insurance contract provides the opportunity to guarantee ongoing support for an organization such as NARAL Pro-Choice America or NARAL Pro-choice America Foundation. By leveraging small amounts of annual premiums, you may find that a larger gift develops over time.
- 2.** If you have an old policy once acquired for other reasons (e.g., mortgage or debt risks, education for children, survivor income security or veteran's policies), you may no longer need the coverage and choose to transfer ownership to an organization such as NARAL Pro-Choice America or NARAL Pro-Choice America Foundation. Consider transferring the ownership of the contract to NARAL Pro-Choice America Foundation, then in addition to removing the asset from your estate, it will often generate an income tax deduction equal to the lesser of the cost basis or fair market value of the policy if all of the rights of ownership are completely transferred.

- 3.** Another use of life insurance is to offset charitable gifts of assets by replacing the value of your gift so your heirs aren't unduly affected. These so-called "wealth replacement" policies are very popular when working with large charitable gifts. If the life insurance is



A LEGACY THAT BENEFITS YOU AND US

Find out how you can leave a legacy that benefits you in return by making a charitable gift of life insurance. Return the enclosed reply card today to receive the FREE guide, **A Stress-Free Donation Option.**



NARAL Pro-Choice America marked the 35th anniversary of *Roe v. Wade* in January 2008. Nancy Keenan, left, the group's president, met with key supporters after delivering a landmark speech at the University of Texas, marking the occasion.

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properly structured and held outside of the estate, then the proceeds pass to heirs without income, gift or estate tax liabilities.

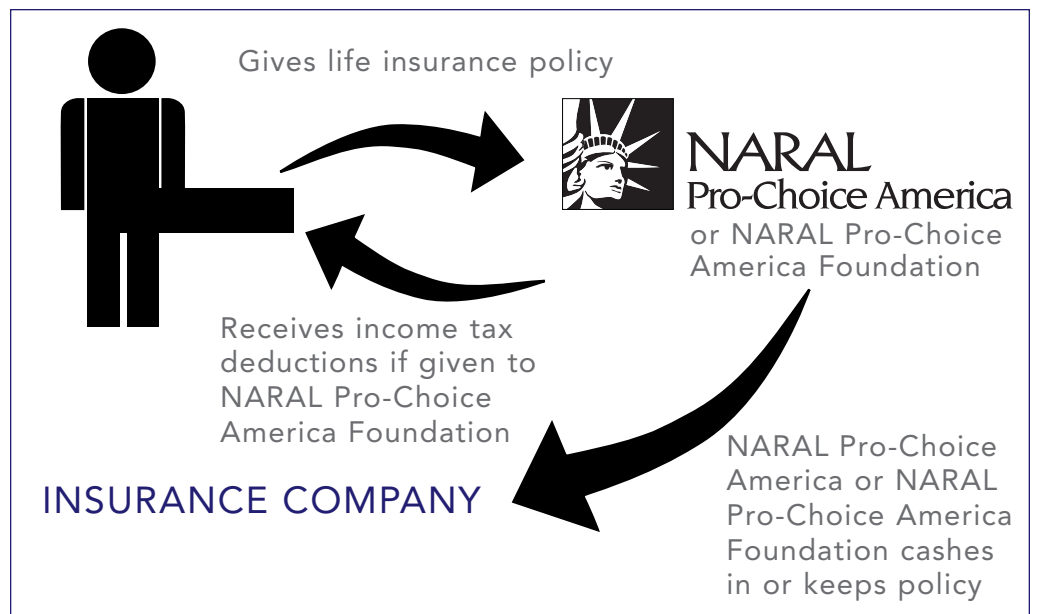
Should you consider the gift of an insurance policy? A good place to start is to review what policies you have in place; don't forget any group or employer plans. Look carefully at the ownership and beneficiary designations. Oftentimes you discover the beneficiaries listed no longer need the insurance benefits or, due to family changes, need to be updated. These policies offer a great opportunity to introduce a gift into the equation. Consider naming an organization such as NARAL Pro-Choice America or NARAL Pro-Choice America Foundation as the beneficiary for a portion of the death benefit, or maybe choose to transfer the ownership of the entire policy by absolutely assigning it to us. Either way, you have left a legacy that exemplifies the caring nature of your life's mission and helps to ensure the fulfillment of our mission to assist others.

SUMMARY

Billions of dollars of life insurance are in force in this country, and frequently these policies are no longer needed for their original purpose. If you would like to explore the use of insurance along with other gift options in your philanthropic plans, we would be happy to answer any questions you might have and show how this generous act can fit your circumstances.



Nancy Keenan stopped in Colorado to address pro-choice supporters on her visits across the country to celebrate the 35th anniversary of *Roe v. Wade*. Colorado is one of many states that could face an anti-choice ballot measure in November.



Do you have an unnecessary life insurance policy? Use it to support the mission of NARAL Pro-Choice America Foundation and receive substantial tax benefits for yourself.