



Supporting NARAL Pro-Choice America Foundation

Many of our members have asked us how they can make a gift in support of **NARAL Pro-Choice America Foundation** without changing their lifestyle. NARAL Pro-Choice America's Planned Giving Program allows you to achieve this goal. Through planned giving you can:

- Use your assets to establish a gift that will provide you with income for life.
- Transfer assets to a loved one.
- Name NARAL Pro-Choice America or NARAL Pro-Choice America Foundation beneficiary of a deferred gift that will benefit our future work.

To determine how you can best support NARAL Pro-Choice America or NARAL Pro-Choice America Foundation, begin by surveying your assets and assessing your future financial needs. To ensure that your gift meets your income, gift and estate tax objectives, you should consult with your financial advisor and you will need to consider whether your gift will benefit NARAL Pro-Choice America or NARAL Pro-Choice America Foundation.

Have you already named us beneficiary of a Will, trust, retirement plan or life insurance policy?

Please contact us so we can acknowledge your gift.

We have listed some of the planned giving opportunities that you will want to consider. In many instances, these gifts will not interfere with, and may actually advance, your financial and estate-planning objectives.

We invite you to consult with us personally about the specifics of your situation and how they might translate into giving opportunities that benefit you and NARAL Pro-Choice America or NARAL Pro-Choice America Foundation.

For additional information about any of these giving opportunities, please call (202) 530-4160 or email us at PlannedGiving@ProChoiceAmerica.org.

The information provided here is for illustrative and educational purposes only. The precise effects of any particular gift will depend upon your individual financial circumstances. This material does not constitute legal advice and should not be relied upon as such.

A gift to NARAL Pro-Choice America Foundation, a 501(c)(3) organization as defined by the Internal Revenue Code, is tax-deductible for income, gift and estate tax purposes to the extent allowed by law.

Gifts to this entity 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.

By establishing a "planned gift" that benefits NARAL Pro-Choice America Foundation, you will provide us with current or deferred support and become a member of our *Freedom of Choice Legacy Circle*. Members enjoy special benefits such as insider briefings and the opportunity to meet NARAL Pro-Choice America and other pro-choice

leadership, an invitation to attend our annual *Roe v. Wade* Anniversary Dinner as our guest, and recognition in our annual report.

There are three categories of gifts to the NARAL Pro-Choice America Foundation:

- **Current Gifts**
- **Life Income Gifts**
- **Deferred Gifts**

NARAL Pro-Choice America Foundation: Current Gifts

Current gifts provide NARAL Pro-Choice America Foundation with the funds we need to meet our most urgent needs to support and protect a woman's right to make reproductive choices as a fundamental value through education, training programs, organizing, legal action, and public policy initiatives.

Gift of Cash or Transfer of Appreciated Assets: Besides making a gift of cash, you can transfer appreciated securities (stocks, bonds and mutual fund shares), tangible property such as a painting or real estate that you have owned more than one year to NARAL Pro-Choice America Foundation and:

- Gain an income tax deduction.
- Avoid the capital gains tax upon the sale of the appreciated asset.
- Remove the asset from your taxable estate.

Establish a Trust: You can also use these assets to establish a trust (**charitable lead annuity or unitrust**) for a number of years or the life or lives of an individual before it terminates and:

- Provide NARAL Pro-Choice America Foundation with a fixed income or income that changes each year based on the trust's principal revalued annually.
- Transfer the trust's principal plus its appreciation to your loved ones when it terminates.
- Reduce your estate and gift taxes.

This trust is an excellent way for anyone in a high estate tax bracket to benefit both NARAL Pro-Choice America Foundation and their loved ones.

NARAL Pro-Choice America Foundation: Life Income Gifts

There are several giving opportunities that will provide you, a surviving spouse, relative, or partner if you wish, an income for life. When funding these gifts, you can convert low-yielding assets into a higher income stream. NARAL Pro-Choice America Foundation receives the remainder of the gift after the income recipient's lifetime.

Charitable Gift Annuity: You can establish an annuity, which is a simple contract between you and NARAL Pro-Choice America Foundation, for a minimum gift of \$10,000 using cash, appreciated securities or credit card. For a personalized illustration of the benefits you would receive by establishing this gift, fill out the form at the bottom of this page. In return for your gift, you:

- Receive a fixed income for one or two lives – part tax-free. If you use appreciated securities, part of the income you receive will also be treated as capital gain income.
- Avoid the capital gains tax on the sale of appreciated securities.
- Gain an income tax deduction.
- Provide future support for NARAL Pro-Choice America Foundation.

You can also establish an annuity now, but defer **(deferred charitable gift annuity)** the right to receive income until some future date and obtain the benefits listed above.

Charitable Remainder Annuity or Unitrust: You can establish a trust using cash, appreciated securities, real estate, or other assets that is established for a term of years not to exceed 20 or the life or lives of an individual. In return, you:

- Receive a fixed income or income based on the trust’s principal revalued annually until it terminates.
- Avoid the capital gains tax on the sale of the appreciated asset.
- Gain an income tax deduction.
- Provide future support for NARAL Pro-Choice America Foundation when the trust terminates.

Please send me information about how I can establish a gift (charitable gift annuity) with NARAL Pro-Choice America Foundation that will provide me with income.

Name _____
 Address _____
 City, State and Zip Code _____
 Telephone Number _____
 Fax Number _____
 Email _____

Send to: NARAL Pro-Choice America Attn: Planned Giving 1156 15 th St, NW, Suite 700 Washington, DC 20005

Birth date(s) of individual(s) to receive income _____

Minimum age is 60 and the minimum gift is \$10,000.

I would like to establish this gift using:

___ **Cash** in the amount of \$ _____
 ___ **Appreciated Securities:** purchased for \$ _____ on _____
 ___ **Credit Card**

NARAL Pro-Choice America Foundation: Deferred Gifts

This giving opportunity is a planned contribution that you arrange now so that it will benefit NARAL Pro-Choice America Foundation after your lifetime. The strategy for this gift plan is usually dictated by your personal circumstances. You will want to consider the following opportunities.

Life Insurance Policy: Contribute a new or an existing life insurance policy that is no longer needed. You can also name NARAL Pro-Choice America Foundation primary beneficiary or contingent beneficiary upon the death of the named beneficiary. If NARAL Pro-Choice America Foundation is named the irrevocable owner and beneficiary of a life insurance policy, you will:

- Receive an income tax deduction for the premiums paid each year to maintain the policy or its cash surrender value or replacement cost, whichever is less, if the policy is paid-up.
- Avoid including proceeds from the policy in your estate.

Qualified Retirement Plan or IRA: By designating NARAL Pro-Choice America Foundation the primary beneficiary of your qualified retirement plan or IRA, this asset avoids income and estate taxes and your estate receives a deduction for the interest passing to NARAL Pro-Choice America Foundation. You can also name NARAL Pro-Choice America Foundation contingent beneficiary upon the death of the named beneficiary.

Living or Testamentary Trust: Create a living or testamentary trust that will pay income to you or a relative for life. When it terminates, part or all of the trust assets would pass to NARAL Pro-Choice America Foundation. Your estate will receive a deduction for the interest passing to NARAL Pro-Choice America Foundation.

Transfer House or Vacation Property: Transfer your house or vacation property to NARAL Pro-Choice America Foundation and continue to use it for the rest of your life. This way, you receive an income tax deduction for your gift based on your life expectancy and continue living in your home or using your vacation property.

Will or Codicil: Execute a Will or codicil naming NARAL Pro-Choice America Foundation beneficiary of a specific dollar amount, property, or a share of your estate. A bequest can be either outright or contingent upon the death of the named beneficiary. By naming NARAL Pro-Choice America Foundation beneficiary of your Will or codicil, you will provide support to NARAL Pro-Choice America Foundation and your estate receives an estate tax deduction for this gift.

The following is the language that we recommend you use to name NARAL Pro-Choice America Foundation beneficiary of your Will or codicil:

“I hereby, give, devise and bequeath _____ (\$ _____ (specific dollar amount), or _____ percent of the residue of my estate or real estate located at _____) to NARAL Pro-Choice America Foundation, 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 identification number 52-1100361.”

If you designate that NARAL Pro-Choice America Foundation is to receive real estate, please state in your Will or codicil that the property is to be sold through your estate and NARAL Pro-Choice America Foundation is to receive the proceeds from its sale.