



# Legacy Gifts

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MAKING A DIFFERENCE  
FOR TOMORROW



## A Legacy for the Future

Gifts to NatureBridge represent an enduring commitment to the next generation and assure a future for environmental education and stewardship for the next 100 years. Legacy gifts shared today make a difference for tomorrow. We hope you will join us.

We gratefully accept many types of deferred or legacy gifts.

- **Bequests:** Donors may leave a portion of their estate to NatureBridge in their will.
- **Charitable Lead and Remainder Trusts:** Charitable lead trusts operate for a set term, and payments are made to NatureBridge for that time period. After the end of the trust term, the remainder of the trust is distributed to non-charitable beneficiaries—such as family members. A charitable remainder trust, in contrast, can provide a stream of income for family members for the term of the trust before the remaining assets are transferred to NatureBridge.
- **Life Insurance:** Donors designate NatureBridge as the beneficiary and the premiums paid by the donor are tax deductible.
- **IRA Rollover Gifts:** NatureBridge is eligible for IRA qualified charitable distributions.

# Gift Planning Strategies

| Your Goals  | Your Strategy*  | Your Benefits  |
|---|---|--|
| Maximize your charitable income tax deduction with a simple, straightforward gift   | Use <b>cash</b> to make your gift to NatureBridge   | Claim your deduction against a larger portion of your adjusted gross income and make an immediate impact for NatureBridge students. Pledges may be fulfilled over up to five years |
| Consider a larger gift to NatureBridge—and avoid capital gains liability  | Give <b>appreciated stock</b> or bonds held over one year   | Buy low and give high—make a gift that costs you less than the benefit it delivers to NatureBridge while avoiding capital gains tax  |
| Make a gift for the future of NatureBridge that doesn't affect your cash flow or portfolio now  | Include a <b>bequest</b> in your will (cash or a percentage/remainder of your estate)   | Today—a gift that costs you and your family nothing. Forever—a permanent statement of your values.   |
| Retain income benefits from the assets you give to NatureBridge—thus affording a larger gift and earning a higher rate of return than may be available in the markets | Create a <b>charitable remainder annuity trust</b> or <b>unitrust</b>   | Receive income for your lifetime; receive a charitable tax deduction; diversify your holdings  |
| Reduce gift and estate taxes and control the timing of passing assets to your children and grandchildren  | Create a <b>charitable lead trust</b> , which supports programs at NatureBridge for a fixed, finite period with the principal going to your heirs | Reduce gift and estate taxes, and freeze the taxable value of growing assets before they pass to your family   |
| Place an overlooked asset that you can easily give to NatureBridge  | Name NatureBridge as beneficiary of your <b>retirement plan</b> or make an <b>IRA charitable rollover gift</b> ; leave other assets to family     | Eliminate income tax on retirement plan assets; free up other property to pass to your heirs   |
| Make an endowment gift from income rather than capital  | Create a new <b>life insurance policy</b> , or donate a paid-up policy with coverage you no longer need   | Increase your ability to make a significant gift to NatureBridge   |

For more information about gift planning options and confidential assistance in setting up your plan, please contact Aaron Rich at 415-992-4761 or [arich@naturebridge.org](mailto:arich@naturebridge.org)

\*Donors are advised to consult their legal, financial or tax professional when gift planning.

# Legacy Gift Options

## Bequest

Bequests are the most popular legacy giving method used by donors. A bequest is a written statement in a donor's will directing that specific assets, or a percentage of the estate, will be transferred to NatureBridge at the donor's death. Bequests are easy to understand and implement. They also do not require the donor to part with assets during life, which can provide peace of mind that assets are available to satisfy unforeseen expenses such as medical or long-term care costs.

Sample language:

Remainder: "I give, devise and bequeath to NatureBridge, Federal Tax ID Number 94-2145930, all [or state the fraction or percentage] of the rest, residue and remainder of my estate, both real and personal. NatureBridge may be contacted at its National Office at 28 Geary Street #650, San Francisco, CA 94108."

Specific amount: "I give, devise, and bequeath \$\_\_\_\_\_ to NatureBridge, Federal Tax ID Number 94-2145930. NatureBridge may be contacted at its National Office at 28 Geary Street #650, San Francisco, CA 94108."

These are suggestions and should be written or adapted by legal counsel to fit the donor's individual situation.

## Charitable Lead Trust

A charitable lead trust is an irrevocable trust arrangement that pays current annual income to NatureBridge for a specified period of years, with the trust principal reverting to the donor or the donor's family when the trust ends. The annual income payment by the trust is like an outright gift of cash. NatureBridge is free to put the gift to work as soon as it is received, subject to any restrictions placed on the gift by the donor.

Donors may choose their own trustee to manage a charitable lead trust that benefits NatureBridge. NatureBridge also recommends Amalgamated Charitable Foundation as a trustee partner:

Anna Fink, Executive Director  
202-721-8272, [annafink@amalgamatedbank.com](mailto:annafink@amalgamatedbank.com)

## Charitable Remainder Trust

A charitable remainder trust is an irrevocable trust in which the donor transfers cash or property to a trustee and in return the donor or other individuals named by the donor as income beneficiaries receive income from the trust for life or a specified term of years (not to exceed twenty years). When the trust terminates, the corpus is distributed to NatureBridge as the charitable remainder beneficiary.

There are two main types of charitable remainder trusts—the charitable remainder annuity trust and the charitable remainder unitrust. A charitable remainder annuity trust pays a fixed dollar amount annually, based on the initial fair market value of the property transferred to the trust. A charitable remainder unitrust, by contrast, provides fluctuating income payments to the income beneficiaries, based on a fixed percentage of the annually revalue trust corpus.

Donors may choose their own trustee to manage a charitable lead trust that benefits NatureBridge. NatureBridge also recommends Amalgamated Charitable Foundation as a trustee partner:

Anna Fink, Executive Director  
202-721-8272, [annafink@amalgamatedbank.com](mailto:annafink@amalgamatedbank.com)

## Life Insurance

Another type of expectancy, life insurance, is beneficial to donors and NatureBridge because it affords the donor the opportunity to make a gift at a sizeable face value for a minimal outlay of cash. These gifts may also provide tax advantages on policies that are no longer needed. Donors may give an existing policy, either fully paid or partially paid, or create a new policy.

If a donor transfers ownership of a policy to NatureBridge, and premium payments are outstanding, the donor will be asked to contribute the amount of the premium payments to NatureBridge, which will pay the premium to the insurer. Current IRS regulations authorize such payments as tax-deductible contributions. Paid policies will be credited at the cash surrender value.



## Retirement Plans and IRA

A donor may name NatureBridge as the beneficiary of a retirement plan or IRA, or make an IRA charitable rollover gift. For many individuals, retirement plan assets represent the single largest asset in their portfolios and can make a significant impact on the NatureBridge mission.

Like a bequest, making a gift of a retirement plan is easy to implement. This gifting opportunity merely involves obtaining a beneficiary designation form from the retirement plan administrator and naming NatureBridge as the entire or partial beneficiary of the retirement plan assets upon the owner's death. A donor may achieve significant income and estate tax savings by naming NatureBridge as the beneficiary of retirement plan assets rather than a family member or non-charity.

A donor may also make IRA charitable rollover gifts to NatureBridge. These gifts, signed into permanent law in 2015, allow taxpayers age 70 ½ or older to transfer up to \$100,000 (up to \$200,000 for married couples) each year from their IRA accounts directly to NatureBridge. The donor/IRA owner directs the IRA plan administrator to distribute any amount up to \$100,000 to NatureBridge directly, and the distribution counts toward the owner's minimum required distribution, but is not included in his

or her taxable income. Although the IRA owner is not entitled to a charitable deduction for the distribution, the distribution has an immediate impact on NatureBridge students.

## Stock

Appreciated stock represents the most common type of noncash gift. It provides an immediate impact on NatureBridge programs and may provide tax advantages related to capital gains.

Publicly traded stock is highly liquid — it can be sold instantaneously by a phone call from the donor/owner to the broker — and it has a readily ascertainable fair market value. Publicly traded stock is counted at the mean market value on the date received in the NatureBridge brokerage account and will be sold promptly.

DTC transfer instructions:

- Vanguard Brokerage
- DTC Number 0062
- Account Name: NatureBridge
- Account Number: 45279979
- NatureBridge Federal Tax ID: 94-2145930

Donors should notify NatureBridge of their stock gift when it is made to ensure the gift is designated appropriately and that they receive acknowledgement for tax purposes.

*Donors are advised to consult their legal, financial or tax professional when gift planning.*

# Recognition

NatureBridge would appreciate the opportunity to honor donors who include the organization in their estate plans and/or as a beneficiary of their trusts, plans or policies.

NatureBridge is happy to customize recognition for donors with documented legacy and deferred gifts. Opportunities may include testimonials, listing in special donor publications and membership in planned giving circles. Donors may also choose to be anonymous.

Sharing appropriate documentation of revocable gifts with NatureBridge does not imply a binding agreement. It does, however, allow NatureBridge to steward donors and understand donor intentions during their lifetime. Acknowledgement of supporters (if not an anonymous gift) also inspires others to give, therefore multiplying the impact of a donation and of the donors' legacy.

There are multiple ways to document intent:

- Documentation from your lawyer or trustee (relevant page of a will or trust, with other information redacted)
- NatureBridge Declaration of Support form
- A letter of intent



## Take the Next Step

If you would like to learn more about legacy gifts to NatureBridge, please contact Aaron Rich, Chief Development Officer.

[arich@naturebridge.org](mailto:arich@naturebridge.org)  
415-992-4761  
[naturebridge.org](http://naturebridge.org)

Thank you for your support of our mission to connect young people to the wonder and science of the natural world, igniting self-discovery and inspiring stewardship of the planet. Legacy gifts help build the next generation of environmental stewards that understands, celebrates and protects the natural world.

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