

POPULATION CONNECTION

Financial and Gift Planning Ideas for Our Friends

2021, VOL. 3

PROVIDE FOR YOURSELF WHILE MAKING A DIFFERENCE

If you want to make a gift to support Population Connection while simultaneously providing for your future, consider a charitable gift annuity.

Charitable gift annuities provide fixed, dependable payments that will continue for as long as you and/or your spouse or another person live. Because a portion of the assets used to create your gift annuity will eventually be used for charitable purposes, you receive income tax savings as well as income that may be taxed at more favorable rates than other income.

Payment rates for gift annuities are based on the age of the person(s) receiving the payments, the number of people receiving payments, and other actuarial factors. Once the rate is set, it will never change. See the chart on this page.

With a charitable gift annuity, you not only enhance your future economic security, you may also be able to make a larger gift to support Population Connection than you thought possible.

Establishing a charitable gift annuity is quick and easy, but the benefits to you, your loved ones, and Population Connection will last a lifetime.

Return the enclosed reply card to receive a personalized gift annuity proposal in complete confidence and with no obligation.

Gift Annuity Payment Rates			
<i>Selected Rates for One Person</i>		<i>Selected Rates for Two People of the Same Age</i>	
Age	Rate	Ages	Rate
90+	8.6%	90/90	8.2%
85	7.6	85/85	6.5
80	6.5	80/80	5.4
75	5.4	75/75	4.6
70	4.7	70/70	4.2
65	4.2	65/65	3.8

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

Have you already notified us of your plans? Thank you!
 We're grateful and honored to include you in our ZPG Society.

TAKE AN ASSET INVENTORY

It can be easy to overlook some property that should be included in your estate plans. Do you know all the assets you own? As you make a list of your assets, be sure to consider all the following categories:

- Savings you have accumulated (such as bank accounts or CDs).
- Real estate (your personal residence, vacation home, or rental property).
- Investments (stocks, bonds, mutual funds, etc.).
- Insurance policies.
- Retirement funds (pension plans, IRAs, 401(k)s, etc.).
- Personal property (cars, furniture, jewelry, etc.).
- Digital assets (see boxed item on this page).

Once you determine exactly what you own, then you can move to the next list.

Who do you care about?

Your second list should include those you want to provide for in the future. Don't worry right now about who will get what. Just get down on paper those you want to provide for, such as:

- Your spouse.
- Children and grandchildren.
- Other family members (siblings, nieces and nephews, or parents).
- A beloved pet.
- Special friends and loved ones.
- Charities that hold a special place in your heart, like Population Connection.

With these two important lists completed, you will know what you own and who you want included in your plans. Then you can be assured that when you meet with your attorney your plans will reflect your wishes.

SECURE THE FUTURE OF YOUR DIGITAL ASSETS

In today's technology-centered world, people often conduct—and then store—a portion of their identity online, from managing bank accounts on the computer to housing music, e-book collections, or treasured family photos and videos electronically.

Updating your plans to ensure the executor of your estate can access and preserve any important online information is becoming more and more necessary.



Women's education and family planning programs are the primary drivers of fertility decline, a key ingredient in the demographic transition. Education suffered across the board as a result of COVID-19 lockdowns. As of early this year, around 700 million students worldwide were still expected to learn from homes that often lack electricity or caregivers with the time or skill set to guide their children's education. Girls' education is at even greater risk, as they are more likely to drop out of school.

SUPPORTING ZPG TODAY AND TOMORROW

Elizabeth “Betty” Hood’s support for Zero Population Growth (ZPG) began at the first Earth Day celebration in 1970 at the Boston Commons. After a friend told her about ZPG, she became active in her local chapter. “It all made sense to me; rapid population growth creates a never-ending problem,” shares Betty.

Advocating for women

Betty, who grew up in New Jersey, earned an executive secretarial degree from Lasell Junior College (now University) in Massachusetts. She worked for 50 years as a legal secretary, which provided her the flexibility to raise her two sons.

Betty is a strong advocate for women around the world. She sees Population Connection’s work as twofold: increasing access to family planning services and changing the social and cultural beliefs that limit women. Betty explains that this work is interconnected because people around the world “have to want to restrict their family size, but then they have to have the means to do it.”

These days, Betty gives dance lessons in a studio she opened in her home when she was 60. “It’s never too late to find your passion,” she says.

A case for annuities

Betty has generously included Population Connection in her will, a decision influenced by her legal background and knowledge about bequests. She has chosen to leave an unrestricted gift to Population Connection to use where it is needed most.

Betty encourages others to create a charitable gift annuity (CGA) that provides immediate benefits. “Annuities are a win-win. You get income, and the charity gets a donation. I was cash-poor when I stopped working. I had money



Betty Hood

in investments, and you get this attitude like you don’t want to touch it. An annuity provides funds on a regular basis. That’s one of the reasons why I chose the annuity.”

When asked why she has entrusted Population Connection with her legacy, Betty says, “I want to help Population Connection continue in the future; there’s no end date for this work. If I die five years from now or 25 years from now, Population Connection will still need the money.”

Population Connection is grateful to Betty for her years as an activist and her commitment to population stabilization. We are honored that she has chosen to support our collective future by including Population Connection in her financial and estate plans!

For other ideas about including Population Connection in your estate plans, visit www.popconnect.org/legacy.

INCREASING CASH FLOW IN RETIREMENT

Retirees may find themselves with a need for additional funds but without a clear strategy for increasing their spendable cash flow. Here are two:

Redeem fully matured U.S. savings bonds

Many retirees own savings bonds that have stopped earning interest. Bonds can be converted into charitable gift annuities by cashing the bonds and contributing the proceeds. You must report any interest that has built up on the bonds, but the gift annuity will create a charitable deduction that may reduce or even eliminate taxes owed on the bonds. Furthermore, lifetime payments will be largely a tax-free return of principal during your life expectancy.



A still from one of Population Education's World of 7 Billion video contest's winning entries. First place winner Aidan Hurlock created "Carbon Tagging – A Solution to Consumer-Fueled Carbon Emissions" to address the fact that rising carbon emissions are a by-product of capitalism.

Capitalize on stock market successes

Funding charitable gift annuities with appreciated securities can be attractive to many retirees. Two favorable tax results occur: (1) your deduction is calculated on the current fair market value of the stock, not on your cost basis, and (2) a large part of your gain is avoided, with the rest reportable pro rata over your life expectancy.

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SAMPLE BEQUEST LANGUAGE

"After fulfilling all other provisions, I give, devise, and bequeath _____% of the remainder of my estate [or \$_____ if a specific amount] to Population Connection [tax ID # 94-1703155], a charitable corporation currently located at 2120 L Street NW, Suite 500, Washington, DC 20037."

If you do remember Population Connection in your estate plan, please let us know! We'll be happy to invite you to join the ranks of other forward-looking members in our *ZPG Society*.

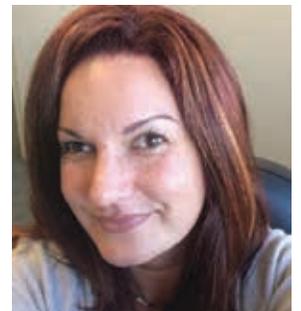
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Masthead photo:
Fall foliage at Dallabach Lakes in East Brunswick, New Jersey.
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