

POPULATION CONNECTION

*Financial and Gift Planning Ideas
for Our Friends*

2021, VOL. 4

CREATIVE IDEAS FOR GIVING

Many friends have found innovative ways to increase their support of Population Connection, some of which may not have occurred to you. Here are a number of ways for you to give in 2021:

Cash gifts

This year, gifts of cash have special benefits. For example, a deduction of up to \$300 is available for cash gifts to public nonprofits like Population Connection (\$600 for couples), offering tax savings for taxpayers who don't itemize. Also, the usual limit on deductions for cash (up to 60% of AGI) is suspended, meaning taxpayers are allowed to claim 100% of deductions on their 2021 tax returns.

Gifts that give back

Charitable gift annuities (CGAs) are a way to create a legacy for Population Connection while also ensuring fixed, dependable payments for life. When you set up a CGA with us, you'll receive a partial tax deduction for the charitable portion of your gift. And because a part of your gift will eventually support Population Connection's programs, a portion of your annuity payments will be tax-free.

Giving through retirement plans

If you're over 70½, you can make immediate qualified charitable distributions from your traditional IRA to Population Connection each year, generally up to \$100,000 per person. You might also consider naming Population Connection as a beneficiary of your IRA or other retirement plans.

Giving through life insurance

You might have a life insurance policy that's no longer needed for its original purpose. You could make an immediate gift of a life insurance policy by making Population Connection the irrevocable owner and beneficiary. You may be entitled to an income tax deduction based on the value of the policy or premiums paid. Check with your advisor for the amount of deduction to which you may be entitled.

Plan now

These are just some of the many ways you can make gifts to Population Connection this year and in the years to come. If we can provide you or your advisors more information, please contact us.

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

COUNTDOWN TO YEAR-END

As the 2021 clock winds down, consider making these part of your year-end plans. Counting down ...

3. Review your investments. It's always a good idea to meet with your advisors prior to year's end to see if your portfolio is still in balance. If you expect to report capital gains for 2021, look for loss stocks that you can sell to offset the tax. Another option for appreciated stock or mutual fund shares held more than one year: Give them to Population Connection and get an income tax deduction for their full value, not merely what you paid for them. If you plan to make a gift of appreciated stock or mutual fund shares, start the process early to guarantee the gift is completed by Dec. 31 for 2021 tax purposes.

2. Consider making a qualified charitable distribution (QCD). Owners of traditional IRAs over age 70½ can generally make gifts to Population Connection of up to \$100,000 annually. QCDs are not taxed, making them beneficial for those who do not anticipate itemizing their income tax deductions. Simply instruct your IRA custodian to write a check directly to Population Connection. Gifts must be made directly from the IRA custodian, not the donor, and the check must be cashed by Population Connection by Dec. 31 to qualify for 2021 tax purposes.

1. Get to the mailbox. A check mailed to our office can be postmarked as late as Dec. 31 and still qualify as a 2021 charitable gift, even though we don't receive the check until early in 2022. For this year, gifts of cash have special benefits.

Please contact us if we can be of assistance in your year-end planning.



This is Mercy. Your support advances our efforts to repeal the Global Gag Rule permanently, so that this cruel policy no longer disrupts the ability of women like Mercy to obtain reproductive health care, including family planning options and access to safe abortions.



The continued use of fossil fuels due to the demands of a growing global population undermines efforts to rein in climate change. For more information on the links between population growth and climate change, please go to populationconnection.org/why-population/climate-change.

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*.

A SHARED PASSION FOR OUR PLANET

Cheryl and Ellis Levinson, of Culver City, California, are happily retired animal lovers whose lives are enriched with volunteerism and travel. Cheryl's career in social work and family therapy goes hand-in-hand with her "rescuer and helper" personality. For 19 years, Ellis was a standup comic and actor before migrating into a career as a television consumer reporter and author.



Ellis and Cheryl Levinson

They met when they were invited to a dinner hosted by a mutual friend. "I really liked Cheryl, but at first she hated me," Ellis recalls. "She did, however, agree to go out with me. We went on three dates, but I couldn't even get a kiss out of her. We met again at (the friend's) wedding, and then I coaxed her into my arms."

The Levinsons lived in three different California cities before moving back to the Los Angeles area. Wherever they lived, they volunteered: at wildlife centers, animal rescue agencies, and, for Ellis, with the Red Cross. Cheryl now volunteers at the assisted living center where her brother resides.

Living their beliefs

Having traveled to every inhabited continent, Cheryl and Ellis have gained a deep appreciation for the biodiversity of the planet, and they are vegetarians for reasons of compassion and environmental concern. Cheryl's love for animals started when she was young. "There was a jacaranda tree in our backyard and baby birds would fall out of it," she remembers. "A couple of (times) my father and I tried to save them. We would wrap them in cloth, put them in the oven, and feed them with an eyedropper. I gained an appreciation for keeping animals alive." Ellis adds, "We don't believe in killing anything with a brain."

Ellis was a member of Population Connection (at that time, ZPG) before he met Cheryl. He remembers receiving a mailing from ZPG, and the message spoke to him. He has attended Population Connection's Capitol Hill Days in Washington, DC, and lobbied his legislators to increase funding for international family planning programs and permanently repeal the Global Gag Rule.

The couple has chosen a child-free life. The motivations for that choice are laid out in their jointly authored book titled "Enough of Us: Why We Should Think Twice Before Making Children." The book seeks to remove the stigma of being child-free and explores the adverse effects of overpopulation—including environmental impacts, aging populations, and human suffering. Population Connection President and CEO John Seager wrote a message on the book's cover.

Helping the planet to endure

Not only do Cheryl and Ellis generously give of their time, but they also donate to a variety of causes in which they believe. The Levinsons have expanded their support to Population Connection and have graciously included us in their estate plans to continue working toward population stabilization for the sake of the planet and all who call it home.

According to Ellis, "I want this planet to survive. To me, the greatest loss is wildlife. These species have survived for hundreds of millions of years and now they're disappearing."

Population Connection is grateful for lifelong activists and members Cheryl and Ellis Levinson. We are honored that they have chosen to invest in our collective future by including Population Connection in their estate plans.

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

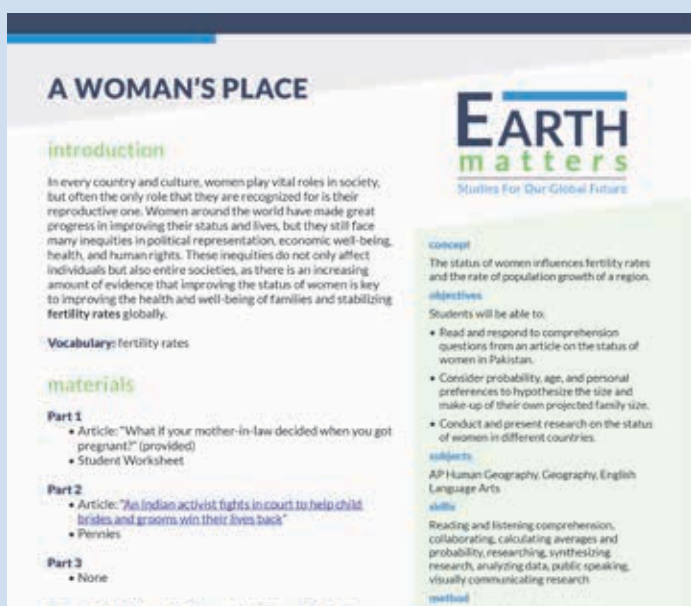
WHY A WILL IS A SMART IDEA

Here are five good reasons for having a will:

1. A will allows you—not the state in which you live—to decide how assets will be distributed. Impersonal state laws don't include gifts to friends or charities you might like to remember.
2. Wills can take advantage of tax-saving opportunities, such as leaving U.S. savings bonds to charity (which avoids the income tax family members receiving the bonds would owe).

3. You can name the executor to manage your estate, rather than leave the decision to the probate court.
4. Knowing your will is up to date gives you peace of mind at a modest cost.
5. Gifts to charity in your will can continue the support given during your lifetime.

Please contact us if we can provide more information about wills to you or your advisors.



SUPPLEMENT YOUR WILL

Other documents you may already have in place could determine how certain assets you own are ultimately distributed. For instance, if you own real estate jointly with someone else, your will may have little or no effect on the property's final disposition. In the case of life insurance policies or retirement plan accounts, the beneficiary designation you signed years ago could determine who receives those assets rather than the terms of your will. Be sure those documents are up to date, based on your current wishes.

Our Population Education program reaches 3 million students a year with lesson plans and activities to help young people understand the connected issues of global population growth, gender equity, environmental protection, human health and well-being, and more.

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Shauna Scherer, MPA, CFRE
Vice President for Marketing & Development
(202) 974-7730



Population Connection
2120 L Street NW, Suite 500
Washington, DC 20037
legacy@popconnect.org



Jennifer Lynaugh
Director of Individual Giving
(202) 974-7710

Masthead photo:
Winter scene in a mountain forest.
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