

The Tracks You Leave Behind



LEGACY AND FINANCIAL PLANNING NEWS
FOR FRIENDS OF DEFENDERS

Improving the Sea Otter's Odds

Though no longer hunted for the fur trade that decimated their numbers a century ago, sea otters are still struggling to recover. California's population hovers around 2,800 and continues to be jeopardized by the potential for entrapment in fishing gear, food supply shortages, disease, and the ever-present threat of oil spills.

Even more alarming, last spring, the California sea otter population census indicated a decline in the three-year population average for the first time in more than a decade.

Concerns over this decline have Defenders and others urging the U.S. Senate to pass the Southern Sea Otter Recovery and Research Act. If enacted, the legislation would authorize \$5 million a year in sea otter research funding for five years. The House version was overwhelmingly approved last summer, thanks in part to Defenders' members and supporters sending more than 63,000 messages of support to their U.S. representatives.

"This bill couldn't come soon enough," says Jim Curland, a Defenders' marine program associate and long-time advocate for sea otter recovery. "It could well be the lifeline that sea otters need to keep their heads above the water."

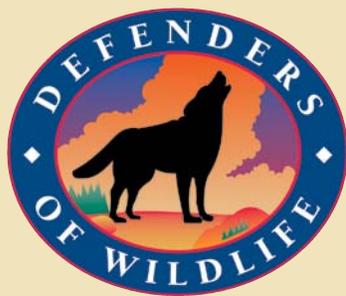


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Meanwhile, California taxpayers donated more than \$245,000 for sea otter conservation last year by checking a special donation box on their state income-tax forms. Heavily promoted by Defenders and others, this option is available again this year.

On another front, Defenders partners with sea otter researchers, marine institutions, aquariums, zoos, and others each year during the last week in September for Sea Otter Awareness Week. By showcasing the integral role sea otters play in the coastal marine ecosystem, this increasingly popular event is rallying widespread public support, and improving the odds that this charismatic sea mammal will survive for generations to come.

Visit www.defenders.org online for more on Defenders' efforts to help sea otters.



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- Overlooked Assets

Sit Tight on Taking Your 2010 IRA Distribution!

CHARITABLE TAX-FREE IRA ROLLOVER MAY BE RENEWED



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There is a strong chance that the charitable IRA rollover opportunity that expired December 31, 2009 will be extended into this year. If you are 70½ or older, this provision would allow you to transfer up to \$100,000 directly from your IRAs to charitable organizations like Defenders of Wildlife tax-free.

An additional benefit of this arrangement is that amounts distributed to Defenders or other charities would count toward your required

minimum distribution for the year. So if you are interested in making a gift from your IRA, you should check on the status of this legislation before taking your 2010 distribution. But remember that required minimum distributions must be taken by December 31 to avoid penalties.

If this provision is renewed, it will be possible once again to put the hard-earned money in your IRA to work protecting the wildlife you love.



DON'T FORGET TO USE THIS LEGAL DESIGNATION...

...and tax ID number in your will, trust, or beneficiary designation forms.

Defenders of Wildlife
(Tax ID #53-0183181) a nonprofit corporation organized under the laws of the District of Columbia with its principal office at 1130 17th St., NW, Washington, DC 20036

We understand personal circumstances may change, but if you have included Defenders in your estate plans, please let Ann Felber, Director of Gift Planning, know by calling her at 1-800-915-6789 so that we can thank you and welcome you into the Wildlife Legacy Society.



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For More Information | Call 1.800.915.6789 | Email



Taking Care of Loved Ones and the Wildlife You Love, Too

HOW TO LEAVE A LEGACY FOR BOTH

Do you want your heirs to inherit part of your estate and a world rich with wildlife, too? Consider leaving a portion of your estate to Defenders of Wildlife. Here are five ways you can take care of loved ones and wildlife that will create a better world for them all.

1. Divide your estate by percentages. For example, you can specify that 75% of your estate will go to your children and 25% to Defenders. Amounts going to each will then rise or fall with the value of your estate.
2. Think about the specific amount you want your children or other heirs to receive. Specify that any estate value over and above that amount will go to Defenders.
3. Carve out a specific dollar amount for Defenders to receive. Specify that any estate value over and above this amount will go to your heirs. Even a small amount can mean a great deal for the future of wildlife.
4. Provide a loved one with the security of an income stream for life by establishing a Defenders charitable gift annuity or charitable remainder trust in your estate plans.
5. Leave assets passing through your will or living trust to your heirs. Then use a “beneficiary designation form” to leave an IRA or life insurance policy to Defenders because these assets pass to Defenders tax-free. (See *Overlooked Assets* at right.)

Your legacy gift will help to ensure that Defenders will always be there to provide lasting protection for the wildlife you cherish and the habitat they need to survive.



“Defenders opened up my world to all of the wildlife on our planet. I know they love the animals as much as I do.”

—Barbara Long, Defenders’ Wildlife Legacy Society



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OVERLOOKED ASSETS

Assets such as IRAs, 401(k) or 403(b) plans and life insurance policies do not pass through your will or living trust. Rather, they pass according to beneficiary designation forms available from your retirement plan trustee or life insurance company. These forms are very powerful estate planning documents, and it is important to review them often to be sure that they are up to date and that your wishes will be carried out.

Now is a smart time to review your beneficiary designation forms. These forms are easy to complete and simple to change. You can fill them out naming individuals or charities such as Defenders of Wildlife as beneficiaries in any percentages you like. Assets earmarked for charity pass completely tax-free.

Make a difference today! You can harness the power of a beneficiary designation form to help Defenders protect wolves, bears and other wildlife for generations to come.



Meet Wildlife Defender Natalie Shuttleworth

ONE PERSON REALLY CAN MAKE A DIFFERENCE



An experienced backcountry hiker, Natalie Shuttleworth has had many exciting encounters with wildlife, including grizzly bears in Glacier National Park and Canada's Yukon Territory.

"Our campsite in the Yukon was alongside a small stream where our trail continued on the opposite shore," recalls Natalie. "When we spotted the grizzly ambling down that trail toward our campsite, we sent up a flare hoping to send him in another direction. He moved downstream a bit, but kept heading our way. Once he crossed the stream however, and got a whiff of our camp, he quickly took off in the opposite direction," laughs Natalie. "He was only about three years old, and wanted nothing to

do with us!"

A longtime supporter of Defenders, Natalie is also a member of our Wildlife Legacy Society, a special group of people who have expressed their commitment to protecting wildlife by including Defenders in their estate plans. Natalie has already established four charitable gift annuities with Defenders, helping to safeguard imperiled wildlife for many years to come.

"Charitable gift annuities provide an immediate tax deduction, which is like directing some of my tax dollars to conservation. And with guaranteed lifetime income to me," says Natalie, "gift annuities are both an investment in my own future and the wildlife I care about."

In addition to her legacy



© Natalie Shuttleworth

support, Natalie is also a committed Defenders activist who has worked tirelessly to end Idaho's wolf hunt. Through her activism and her generosity, Natalie is proof positive that one person can make a difference.



Now Available!

Benefits for Wildlife, Benefits for You

YOUR GUIDE TO CHARITABLE GIFT ANNUITIES

To request your free copy, simply check the box on the enclosed reply form and return it to us in the postage-paid envelope.

For additional information...

ABOUT REMEMBERING DEFENDERS IN YOUR ESTATE PLANS, CONTACT US:

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Washington, DC, 20036

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