

The Tracks You Leave Behind

LEGACY AND FINANCIAL PLANNING NEWS
FOR FRIENDS OF DEFENDERS

19 Florida Panthers Killed by Vehicles Last Year

Beautiful, elusive and powerful, the Florida panther is one of the most endangered mammals on earth. “Whether or not this majestic cat survives in the wild depends on all of us,” says Defenders’ President Jamie Rappaport Clark.

Florida panthers once flourished in America’s southeastern woodlands and swamps. Today fewer than 160 remain, struggling to survive in a tiny remnant of their historic range, an area that continues to be gobbled up by subdivisions, commercial development and highways.

Highway deaths are the number one human cause of mortality for these big cats. Increasing fragmentation of panther habitat would lead to even more deaths on roads, which scientists believe is impeding Florida panthers from expanding their range northward.

“Vehicle collisions take a terrible toll on panthers,” says Elizabeth Fleming from Defenders’ Florida office. “Tragically, 19 panthers were killed in 2012—the highest recorded number in a single year.”

Where Florida panthers are concerned, we are truly in a race against time. Plans are already in the works to build new subdivisions, industrial complexes and several



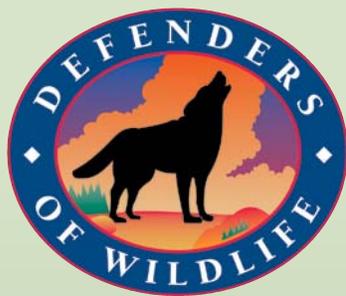
Florida Panther © Joel Sartore

new highways in rural regions of the state. These highways would run through panther habitat and public conservation lands, leading to even more development and fragmentation.

That’s why Defenders is working to defeat short-sighted transportation projects that would further degrade panther habitat, and is pressing Florida to establish and promote slower nighttime speeds and wildlife crossings for key roadways with high panther mortality.

With your support, Defenders has already helped secure nearly \$1 million for the design, construction and monitoring of an experimental roadside animal detection system to alert drivers in Big Cypress National Preserve to the presence of panthers—and to get drivers to slow down.

Visit defenders.org to learn more.



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Put Capital Gains to Work for Wildlife w

Donate Appreciated Securities or Real Estate and Receive Lifetime

Gifts of appreciated assets are often considered the smartest assets to donate to charity because of the capital gains tax savings. This is particularly true now, with high income taxpayers potentially subject to a 20% capital gains tax rate and a 3.8% net investment income tax (NIIT). Here are two tax-wise ways to donate appreciated assets and receive income for life, putting your capital gains to work for yourself—and the wildlife you love.

Create a charitable gift annuity with appreciated stock or mutual fund shares

A charitable gift annuity will pay you a set dollar amount each year for the rest of your life in exchange for your gift (minimum \$5,000). Your annuity rate will be determined by your age when you make your gift. Sample single life annuity rates follow:

Age	Rate	Age	Rate
65	4.7%	80	6.8%
70	5.1%	85	7.8%
75	5.8%	90	9.0%

If you create an annuity with appreciated stock or mutual fund shares, your annuity will be based on the full fair market value of your securities on the date of your gift, no matter how low your cost basis. You avoid immediate capital gains. And only a portion of your capital gains will be recognized, spread over future annuity payments. Your payments will never change no matter what happens in the stock market. And you will also get an income tax deduction for part of the gift value.

EXAMPLE: Jean, who is 80, creates a Defenders



gift annuity with stock worth \$25,000 that she bought for \$10,000. She will receive 6.8% of the full \$25,000 (\$1,700/year) for the rest of her life. Had she sold the stock instead, immediate capital gains tax and NIIT of \$3,570 would have reduced the amount available to reinvest. Plus, she gets an income tax deduction of \$11,828 for her gift.

Donate a home or other real estate to a charitable remainder unitrust

If it is time to sell your personal residence, a vacation home or other residential or commercial real estate that you own, consider donating the property to a charitable remainder unitrust before the sale. A unitrust would pay you and/or others income for your lifetimes or a term of years, after which the principal would be distributed to one or more charities, such as Defenders.

Since a unitrust is tax-exempt, donated real

With Tax-Wise Giving

Income and Tax Savings



estate can be sold without the immediate capital gains tax that would otherwise be due on a sale. You choose a percentage payout when you create your trust. Then each year following the sale of the property, you receive your chosen percentage of the trust's January 1 fair market value. You will also get an income tax deduction when you make your gift for part of the appraised property value. Mortgaged properties cannot be donated to fund a unitrust.

“Defenders is in my will because I love wildlife and our planet, and I think Defenders is by far the best organization for achieving our goals. I am pleased to be a part of it!”

— Peter M., Montrose, Colorado

EXAMPLE: Bob, who is 60, donates a vacation home worth \$300,000, which he purchased for \$100,000, to a unitrust. The trustee sells the property without paying the immediate \$47,600 capital gains tax and NIIT that would otherwise have been due on a sale. Each year after the sale, Bob receives 6% (his chosen payout) of the trust's fair market value. After his lifetime, the principal comes to Defenders. Bob also gets an income tax deduction of \$96,135 for his gift.



Defending Wildlife, Defining Your Legacy

Remembering Defenders of Wildlife in your estate plans is one of the best ways to secure a bright future for America's wildlife and define your personal legacy for generations to come.

By naming Defenders as a beneficiary in your bequest, living trust or qualified retirement plan, you help ensure that wolves, panthers, bears, sea otters and countless other species receive the protections they need long into the future.

And with wise financial planning, you can create your own wildlife legacy while still providing for family members or other loved ones. Assets left to charitable organizations like Defenders pass free of taxes—leaving more for the wildlife you cherish. Most legacy gifts cost you nothing now, and allow you to change your mind should your circumstances change. There's no minimum required. Every bequest, large or small, makes a big difference for wildlife!

If you decide to include Defenders in your estate plans, please be sure to use the following language in your documentation:

Defenders of Wildlife (Tax ID #53-0183181), a nonprofit 501(c)(3) with its principal office at 1130 17th St., NW, Washington, DC 20036.



Meet Wildlife Defender Barbara Long

CREATING A LASTING LEGACY FOR AMERICA'S WILDLIFE

“There’s just something about the Florida panther,” says Barbara Long of San Antonio, Texas. “The first time I saw the unique black markings on its face, I was hooked.”

A generous donor since 1989 and member of our National Council since 2012, Barbara has also designated Defenders a beneficiary in both her living trust and individual retirement account (IRA).

“Leaving a legacy to Defenders is my way of making sure that my voice for wildlife will be heard long after I am gone,” continues Barbara.

After a successful career as an editor, Barbara retired early to devote more time to animals. “I wanted my life to count for something and I wanted to work directly with the animals,” she says. In addition to her support of Defenders, Barbara is also a devoted volunteer at Wildlife Rescue & Rehabilitation where she helps nurse injured animals back to health.

In 2011, while traveling with Defenders’ Florida staff member Elizabeth Fleming, Barbara had the incredible good fortune to see a panther in the wild—an unbelievably rare event. “I was overcome with emotion,” says Barbara. “Seeing that majestic feline cross the road in front of our vehicle was magical...a dream come true.”



Barbara Long, left, and Michelle Davis

More recently, Barbara joined Michelle Davis and other members of Defenders’ staff at the Florida Panther National Wildlife Refuge located in the heart of the Big Cypress Basin in southwest Florida.

“Defenders’ commitment to protecting and restoring imperiled wildlife is unparalleled,” says Barbara. “Its staff is dedicated, passionate and, most of all, effective.”

But, what’s the biggest reason Barbara has included Defenders in her estate plans? “If I thought there would be a time when there would not be a panther on the earth, it would break my heart.”

Don't forget...

Use this legal language when remembering Defenders 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 recommend you seek the advice of an estate or tax professional in connection with any planned gift.



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For additional information...

ABOUT REMEMBERING DEFENDERS IN YOUR ESTATE PLANS, CONTACT US:

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