

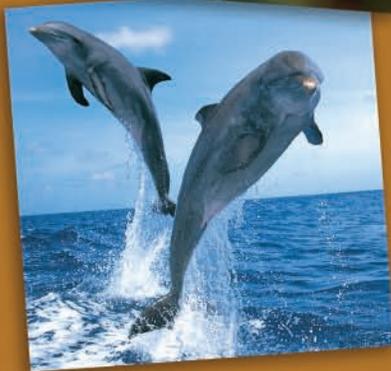


# The Tracks You Leave Behind



LEGACY AND FINANCIAL PLANNING NEWS  
FOR FRIENDS OF DEFENDERS

## Global Warming: Speaking Up for Wildlife



“Global warming is the conservation challenge of our time. It casts a long shadow over all of our other efforts to conserve and recover wildlife.” In testimony before Congress in March, Noah Matson, Defenders of Wildlife’s Director of Federal Lands Program, called on our leaders to do more to protect wildlife from the impacts of global warming.

As the American people and our elected officials are waking up to the very real threats of this environmental crisis, Defenders is leading the way in speaking up for wildlife.

The consequences of warmer temperatures, melting glaciers and rising sea levels are already causing distress in the animal kingdom. Polar bears are losing the sea-ice habitat they rely on to hunt for food. Jamie Clark, Defenders’ Executive Vice President puts it plainly, “Now is the time for action to protect polar bears and other wildlife effected by climate change.”



members to the U. S. Fish and Wildlife Service’s (FWS) process for listing the polar bear as a threatened species under the Endangered Species Act. In addition, we are urging the FWS to designate areas we know polar bears use now, as well as those to which they are likely to migrate, as critical habitat.

For the polar bears and hundreds of other threatened species, action on global warming cannot come soon enough. Thanks to your generous support, Defenders of Wildlife is working to demand solutions and to ensure that wildlife are enjoyed by future generations.

To learn more about our campaigns and steps you can take in your daily life to reduce global warming, visit [www.defenders.org/globalwarming](http://www.defenders.org/globalwarming).

### Inside This Issue . . .

- Global Warming: Speaking Up for Wildlife
- Simple Legacy Gifts and the Charitable IRA
- Meet Defender’s legacy donor Barbara Long

Defenders recently submitted 100,000 comments from our

# Simple Ways to Leave Part of Your Nest-Egg To Defenders Without Rewriting Your Will

Many Defenders know that it's important to have a will. And, they also know wills should be reviewed under many circumstances, including before taking an extended vacation, births, the demise of family members, marriage or divorce, an out-of-state move, or significant changes in the tax law.

If it is time to write your first will or revisit your estate plans, please consider leaving a bequest to Defenders of Wildlife. But, what if you want to provide for Defenders and it's not time to rewrite your will? Or, you are waiting for the dust to settle on the Federal estate tax before you go to the expense of revising your will or living trust? Here are some simple things you can do now to help ensure that part of your nest-egg will go to Defenders.

## Use Your Retirement Plans

Retirement plans such as your IRA, 401(k) or



### Save A Spot for Wildlife

You can name Defenders in your will or living trust. Or you can name Defenders as a beneficiary of your IRA,

401k or life insurance policy.

Official designation language: "Defenders of Wildlife, a nonprofit corporation organized under the laws of the District of Columbia with its principal office at 1130 17th Street, NW, Washington, D.C. 20036." Defenders of Wildlife's tax identification number is 53-0183181.

403(b) plan do not pass through your will. Rather, they pass according to a "beneficiary designation form" provided by your plan administrator. Using this form, it is simple to designate Defenders as a beneficiary of assets remaining in these plans at the time of your death. You can name Defenders as the sole beneficiary, or you can name Defenders a beneficiary of a percentage of plan assets, leaving the rest to other charities or to loved ones. Traditional IRAs and qualified retirement plans are often considered the "assets of choice" to leave to charity since they are potentially subject to two taxes (estate tax and income tax) when left to loved ones other than your spouse. Both taxes are completely avoided when these assets are left to charity. So, every penny of your hard-earned money can be used to protect wildlife.

You can also name Defenders of Wildlife as the contingent beneficiary of an IRA or qualified retirement plan in case your primary beneficiary does not survive you. For example, you can name your spouse as the beneficiary, with Defenders of Wildlife named as contingent beneficiary. Assets will then come to Defenders only if your spouse is no longer alive at the time of your death.

There is also a special opportunity in 2007 only for individuals who are 70½ or older to transfer

**CORRECTION:** In the last issue of *The Tracks You Leave Behind*, due to a software error, the age at which people can make direct tax-free gifts from their IRAs was stated as 70, rather than 70½.

up to \$100,000 tax-free from their IRAs to charities like Defenders. See “Review This Tax-Saving Opportunity...” below for information on this opportunity before you take your 2007 required minimum distribution.

### Use a Life Insurance Policy

Proceeds of a life insurance policy also pass according to a “beneficiary designation form” provided by your insurance company, rather than through your will. It is simple, using this form, to name Defenders of Wildlife as a beneficiary of an entire policy, or a percentage of the assets, leaving the rest to other charities or to loved ones. Life insurance proceeds received by Defenders will pass free of estate tax.

You can also name Defenders as the contingent beneficiary of a life insurance policy in case your primary beneficiary predeceases you.

### Use a Bank or Brokerage Account

A bank account (e.g., a CD, checking or savings account) can be simply titled or retitled “Payable on Death” to Defenders, using a form provided by your bank. You will have complete control over the account during your lifetime, but Defenders

will receive the money after your death. In most states, you can also title or retitle a brokerage account, mutual fund account, or a stock certificate as “Transfer on Death” to Defenders. Forms can be obtained from your broker, mutual fund company or the stock transfer agent. Again, you will have complete control over the account during your lifetime, but the account will be transferred to Defenders upon your death. Assets transferred to Defenders under these accounts will pass completely free of estate tax.

It is important that these actions be coordinated with your overall estate plan, and that they be discussed with your own advisor. By using any of these techniques to provide part of your nest-egg to Defenders, you will help protect wildlife and the habitat it needs to survive for generations to come. In appreciation, you will be named a member of Defenders’ Wildlife Legacy Society. For further information on wills and trusts, as well as making a gift using your IRAs, qualified retirement plan or life insurance, please send for our brochure “The Tracks You Leave Behind – Your Bequest to Save Wildlife”. For further information please visit the Gift and Estate Planning section of our website.

## Review this Tax-Saving Opportunity Before You Take Your IRA Required Minimum Distribution for 2007!

If you are 70<sup>1/2</sup> or older, legislation passed in 2006 allows you to make tax-free transfers of up to \$100,000 per year directly from your IRAs to charitable organizations like Defenders of Wildlife. But, 2007 is the last year to take advantage of this tax-saving opportunity.

**Act before you take your 2007 required minimum distribution, since the amount you transfer to Defenders of Wildlife counts toward it.**

Example: Assume that your required minimum IRA distribution this year is \$20,000. If you transfer this amount directly to Defenders of Wildlife, you will completely avoid reporting it as taxable income. Transfer a smaller amount (e.g., \$10,000) and only report the \$10,000 balance as taxable income.

Your contribution will enable Defenders to move swiftly and effectively to protect and defend our nation’s wildlife. For more information, please request our new brochure, “The Charitable IRA”, on the enclosed reply form.

Visit [www.defenders.org](http://www.defenders.org)





# Meet Wildlife Defender Barbara Long



If you went to visit Barbara Long in her home in San Antonio, Texas, you would notice that her walls are covered with cougars. “There’s just something about the cougar,” she says. “I fell in love with the unique black markings on its face.”

A generous Defenders of Wildlife donor since the late eighties, Barbara had the chance to sit on the floor and meet a full grown wolf during a Defenders of Wildlife workshop. Seeing that beautiful animal up close helped convert Barbara from a cougar lover to a full-fledged lover of *all* wildlife.

After a successful career as an editor, Barbara retired early to devote more time to



BARBARA LONG AND TINY FRIEND

animals. “I wanted my life to count for something and I wanted to work directly with the animals,” she says. She is a devoted volunteer at Wildlife Rescue & Rehabilitation where she helps nurse injured animals back to health.

More than 1,000 animals pass through the Center each month. Although they can’t

save them all, Barbara says, “When you look in their eyes, you can tell they know we are doing the very best we can. That’s important.”

To ensure that someone will ‘speak up for wildlife’ long after she’s gone, Barbara has named Defenders of Wildlife as a beneficiary of her Individual Retirement Account. She says, “Defenders opened up my world to all of the wildlife on our planet. I know they love the animals as much as I do.”

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

## *For more information . . .*



ABOUT CREATING A DEFENDERS’ GIFT ANNUITY OR LEGACY GIFT IN YOUR ESTATE PLANS, PLEASE CONTACT:

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