

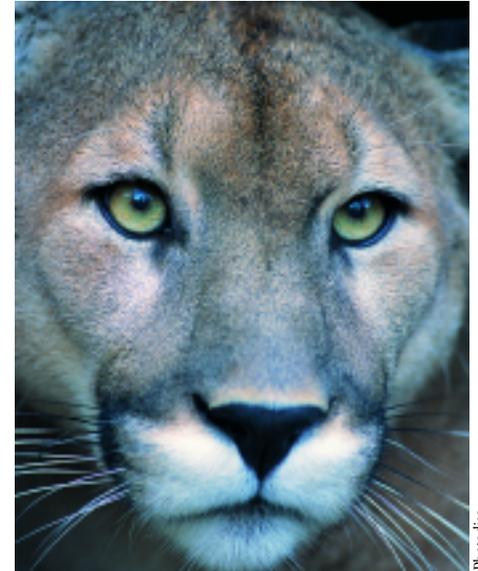
The Tracks You Leave Behind



LEGACY AND FINANCIAL PLANNING NEWS
FOR FRIENDS OF DEFENDERS

Fighting for the Florida Panther

The Florida panther is one of the most endangered animals on earth. Today, approximately 100 panthers survive in south Florida. But continued development is bringing these lone survivors into closer contact with Florida's growing human population.



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"If you look at the Florida panther's historic range," says Laurie Macdonald, Director of Defenders' Florida Office, "you can see that they have been pushed to the edge of extinction at the very edge of the continent."

crossing and received \$425,000 for the initial phase of the project. Once completed, panthers will be able to safely cross the highway using the bridge.

She and her fellow Defenders colleague Elizabeth Fleming are determined to do everything they can to save these magnificent big cats. So, when data showed that a total of 7 panthers had been killed near the Turner River Bridge on U.S. 41 in the Big Cypress National Reserve, Defenders went into action. They submitted a proposal to the Florida Department of Transportation for the construction of a panther

It's a wonderful example of how Defenders of Wildlife uses donations from private individuals to leverage even greater public resources on behalf of wildlife. By working together with wildlife scientists, elected officials, public lands managers and transportation engineers, Defenders has helped develop a creative solution to keep panthers and other wildlife from injury and death in this area.

Visit our website at www.defenders.org to learn more about Florida's endangered panthers.



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- Leaving a Legacy for Wildlife
- Meet Defenders Bob and Harriet Jakovina



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If Saving Wildlife is Your Wish—Make It Your Will

Creating Your Will

If you don't have a will, the state where you live will decide how your estate gets distributed. Your assets may not go to loved ones of your choice and your estate may be subjected to unnecessary tax. You will also lose the opportunity to provide for the protection of wildlife and other charitable causes you believe in.

So why wait to create your will? Contact a qualified attorney who can walk you through the steps you will need to consider. These include naming an executor, as well as contemplating the distribution of property to loved ones and charities you care about.

Updating Your Will

Wills are now being written very differently than was the case prior to the 2001 Tax Act. Attorneys are drafting new wills with the flexibility to respond to potential tax law changes over time. In fact, with changes in the estate tax exemption that have already taken effect, it is crucial that pre-2001 wills with a "credit shelter" or "bypass" trust for children be reviewed. And, many states have instituted their own estate taxes, requiring review of old wills in light of changes on the state level.

How to Leave a Bequest to Defenders

There are many ways to provide for charities like Defenders in your will or living trust. Bequests to charity will pass completely free of estate tax. For example, you can:

- Leave a Percentage of Your Estate or of the Residual Estate
- Leave a Set Dollar Amount
- Leave a Particular Asset: While almost any type of asset can be left to Defenders, government savings bonds (e.g., E, EE, H, HH) are particularly smart assets to leave to charity from a tax standpoint. See box for details.
- Name Defenders contingent beneficiary: For example, many married couples establish "mirror" wills, each leaving assets to the other, with Defenders receiving the bequest upon the demise of the second spouse.

Whether you are writing your will for the first time, or updating plans already in place, please consider a bequest to Defenders of Wildlife. Your legacy will protect our cherished wildlife for generations to come. To learn more, request our brochure, "Your Bequest to Save Wildlife," on the enclosed form.

The Tracks You Leave Behind

You Can Also Leave a Legacy Through Your IRA or 401(k)

Assets in retirement plans such as your IRA, 401(k) or 403(b) do not pass through your will. Rather, they pass according to a simple “beneficiary designation form” provided by your plan administrator.

Using this form, it is simple to designate Defenders as the sole beneficiary, or as a beneficiary of a percentage of plan assets, with the rest assigned to other charities or loved ones.

IRAs and qualified retirement plans are also considered assets of choice to leave to charity from a tax standpoint. These assets 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 save wildlife.



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Save Wildlife Using Your U.S. Savings Bonds

If U.S. Savings bonds, such as E, EE, H or HH bonds, are left to individuals, they are subject to heavier taxation than other assets in your estate. They can be included in your taxable estate for estate tax purposes. And, the recipient will have to pay income taxes on accrued interest at the earlier of the time the bonds are redeemed or reach final maturity. If these bonds are left to Defenders of Wildlife in your will, both taxes are completely avoided, so that 100% of the value can be used to save wildlife. If you have old savings bonds sitting in your safe-deposit box, you may be surprised at what they are worth today. Savings bonds can easily be valued using a calculator at www.treasurydirect.gov/BC/SBCprice. You might also wish to consider cashing in some of your bonds and using the proceeds to establish a charitable gift annuity, which will pay you a high secure return for life. And, the tax deduction from your charitable gift can partially or completely offset the reportable interest on cashing in your bonds. For further information, please contact Dana Kaufman at 1-800-915-6789 or at legacy@defenders.org.

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Visit www.defenders.org/legacy





Meet Bob and Harriet Jakovina

CREATING A LASTING LEGACY FOR WILDLIFE



Bob and Harriet Jakovina live in San Jose, California with their two Belgian sheepdogs Voodoo and Raven. Both retired teachers, Bob and Harriet have been married for 44 years and have supported Defenders of Wildlife since the early 1970s.

In addition to their philanthropic support, the Jakovinas had a hands-on role in restoring wolves to the greater Yellowstone area, one of Defenders' greatest accomplishments. They recall camping in Yellowstone National Park when brochures were first being circulated seeking comments on wolf reintroduction to the Director of the Park Service. After completing their form at one campground, they were shocked to find the brochures were not available at another campground. In fact, the host responded: "The only thing to do with a wolf is to shoot, shovel and shut up." Outraged, they traveled back to the previous campground, collected 100 or so forms and returned to hand them out to everyone at the new location.

Since those early days, the Jakovinas have participated in many Defenders of Wildlife programs and have had the chance to see wolves in the wild during one of their several



Courtesy Photo

trips to Yellowstone. As environmental scientists, both Bob and Harriet appreciate Defenders' commitment to supporting keystone species like the wolf. According to Bob, "When you reintroduce wolves to Yellowstone, you are taking care of the Aspen trees, the trout, the elk and the whole ecosystem."

When Bob and Harriet sat down to write their will, it was Defenders' strong focus on endangered species that lead them to designate the organization to receive a percentage of their estate. Harriet says, "Our love of animals brought us together and it has been an important part of our lives. It's good to know our bequest will help support wildlife for years to come."

For more information . . .



ABOUT INCLUDING DEFENDERS OF WILDLIFE IN YOUR WILL OR OTHER PLANNED GIVING OPPORTUNITIES, PLEASE CONTACT:

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