

# The Tracks You Leave Behind

LEGACY AND FINANCIAL PLANNING NEWS  
FOR FRIENDS OF DEFENDERS

## Some Good News for Wolves

Despite Congress removing wolves in Idaho and Montana from the protection of the Endangered Species Act, there were some important wolf recovery achievements last year. Top among those was the westward expansion of wolves in Oregon and Washington, including a lone dispersing wolf from Oregon that crossed the border into northern California.

“I can’t think of a better way to ring in the New Year than celebrating this incredible conservation success,” says Defenders’ president Jamie Rappaport Clark. “The return of the gray wolf to California represents more than two decades of hard work by wildlife advocates and state and federal wildlife managers. Defenders has been honored to help turn the dream of wolf recovery into a reality, and we stand ready to help the people of California safely coexist with wolves in this important part of their historic range.”

In Washington, wolves have dispersed as well, with five packs now documented. The state’s Fish and Wildlife Commission recently approved a wolf recovery plan, charting a course toward the long-



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term sustainability of its growing wolf population. “We applaud the stakeholder process used in developing this plan,” reports Defenders’ wolf expert Suzanne Stone, “and we are especially pleased to see a plan that includes proactive co-existence measures for minimizing conflicts between wolves and local communities.”

Defenders’ successful co-existence work with sheep ranchers in central Idaho’s Wood River Valley also continued to gain support. “The nonlethal program has been very effective, and we’ve learned a lot working with all of the partners involved,” said Lava Lake ranch official Tess O’Sullivan. “We intend to continue using nonlethal methods to protect our sheep.”

*Visit [defenders.org](http://defenders.org) to learn more about how your support helps wolves.*



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### Inside this Issue...

- How to Provide Income to a Surviving Loved One
- Using a Beneficiary Designation Form to Help Protect Wildlife
- Hear What Your Fellow Defenders Say



## Who Will Be “Second in Line” in Your Estate Plans?

When planning your estate, it is important to address the question of what will happen if the person you name to receive an inheritance does not survive you. This type of planning is critical when you name beneficiaries of assets passing through your will or living trust. It is also important when you are completing beneficiary designation forms for your IRA, 401(k) or life insurance policy. That is why beneficiary designation forms have lines to name both **primary** beneficiaries who are your first choice, and **contingent** beneficiaries who would receive the assets if your primary beneficiaries are no longer living at the time of your death.

When a loved one is “first in line” for a portion of your estate, please consider putting Defenders of Wildlife “second in line.” If your loved one does not survive you, Defenders of Wildlife would receive your assets completely tax-free. Your legacy would help to protect polar bears, wolves and other wildlife for years to come.

*The photos on these two pages are from Defenders’ 2010 and 2011 photo contests. Visit [defenders.org/photocontest](http://defenders.org/photocontest) to learn more.*

# Leave a Legacy that Do

*Provide Income to a Surviving Loved One ... and*



Are you concerned about the future financial security of a loved one *and* the future of wildlife? If so, an estate gift that produces income for life might be right for you. After your lifetime, your money would first be used to provide income to a surviving loved one. After his or her lifetime, Defenders would use the principal to protect the wildlife you love.

Creating such a life income arrangement in your estate plans is a smart way to provide a future income stream for family and friends, such as:

- Your spouse or unmarried partner
- A sister, brother, cousin, parent or close friend
- An adult child, niece or nephew

One popular life income arrangement, a *charitable gift annuity*, would pay a set dollar amount each year to your loved one. The amount your loved one would receive would be based on his or her age at the time of your death and prevailing annuity rates. For example, if you leave \$50,000 to Defenders of Wildlife for a gift annuity for your sister, under current rates, if she

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# Bears Double-Duty

*Safeguard the Wildlife You Love!*

were 85 years old at the time of your death, she would receive 7.8%, or \$3,900 per year for the rest of her life.

Another arrangement, called a *charitable remainder unitrust*, would allow you to choose a percentage payout. Each year, your loved one would receive your chosen percentage of the January 1 value of the trust as revalued each year. The advantage of this arrangement is that your loved one's payments would increase over

***The advantage of this arrangement is that your loved one's payments would increase over time if the trust value grows.***

time if the trust value grows. This is ideal for younger beneficiaries.

Both of these arrangements also provide significant estate tax benefits. And they can be funded with assets in your will or living trust or with assets remaining in your IRA or 401(k).

We would be pleased to work with you to explore which arrangement would work best to meet your goals and to provide sample wording that your attorney can review and incorporate into your estate plans.

*For further information, please contact Ann Felber or Jim Luerssen in Defenders' Gift Planning department at the toll-free phone number or email address listed below.*



## Use Your Beneficiary Designation Forms to Protect Future Generations of Wildlife

Assets remaining in your IRA, 401(k) and other qualified retirement plans after your lifetime do not pass through your will. Rather, they pass according to a beneficiary designation form your plan provider asks you to complete. The same applies to proceeds from your life insurance policies.

It is easy to complete your beneficiary designation forms. But since they are such powerful documents, you should review them frequently to be sure that they reflect your current priorities. You can change beneficiary designations at any time by simply requesting a change of beneficiary form from your retirement plan provider or life insurance agent.

When you review your forms, please consider naming Defenders of Wildlife as a full or partial beneficiary. Assets will pass to Defenders **completely tax-free** so that every penny can be used to protect imperiled wildlife.

Please let us know if you have named Defenders as a beneficiary so that we can welcome you into our Wildlife Legacy Society. We will of course honor any request to keep your legacy commitment anonymous.

**Planning Note:** *You can change beneficiary designations at any time by simply requesting a change of beneficiary form from your retirement plan provider or life insurance agent.*



# Hear What Your Fellow Defenders Say

CREATING LASTING LEGACIES FOR WILDLIFE



© Natalie Shuttleworth

*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, gift annuities are both an investment in my own future and the wildlife I care about."***

—Natalie Shuttleworth, Wildlife Legacy Society



© Barbara Long

*To ensure that someone will "speak up for wildlife long after I am gone," Barbara has named Defenders of Wildlife as a beneficiary of her Individual Retirement Account (IRA).*

***"Defenders opened up my world to all of the wildlife on our planet. I know they love the animals as much as I do... and if I thought that there would be a time that there would not be a cougar on the earth, it would break my heart."***

—Barbara Long, Wildlife Legacy Society



© Tiese Quinn

*It was their concern for wolves and other at-risk wildlife that led Tiese and Bob to Defenders.*

***"At first we simply included Defenders as a beneficiary in our will. Then we started establishing charitable gift annuities with Defenders—we have eight—to build our future retirement income. These annuities benefit us and the wildlife we cherish."***

—Tiese and Bob Quinn, Wildlife Legacy Society

## 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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