

VISION + ACTION

A PUBLICATION OF RAINFOREST ACTION NETWORK

FALL 2017

DOING “SOMETHING GOOD FOR THE WORLD”

At some point in his 30 years living in Atlanta, Georgia, Ronnie Bolling developed a hacking cough. It would plague him day and night. Then, he left town for a vacation in Daytona Beach, Florida and it disappeared, but only until he returned to the traffic and pollution of Atlanta. That was it for Ronnie. He sold his transmission repair business, moved down to Daytona Beach permanently, and has been there for 15 years now.

Of course, while the cough has disappeared, Daytona Beach has its own issues—even though it was spared the brunt of Hurricane Irma’s force, Ronnie was without power for almost a week and has been spending his days cleaning up his trashed yard and replacing shingles on his roof. “The hurricanes are getting worse, the weather is changing; it’s clear something is going on with our climate,” he says.

However, Ronnie doesn’t worry so much about what happens to him

and his house as a result. He worries more about the rising CO₂ in the atmosphere, leading to the ocean’s rising pH level. He worries about the increasing divide in our society. He hopes that others get concerned about these issues, too, and do something to help the world instead of worrying about getting a newer car or a bigger house. Ronnie believes all life is connected and helping to protect the ocean or rainforest is really just protecting something bigger that we are all a part of.

Ronnie learned about Rainforest Action Network online years ago, shortly after RAN won a major campaign to convince Home Depot to stop selling old growth wood from endangered forests. This win started a chain reaction of other major wood



Ronnie Bolling

Continued on Page 3



HOW TO INCREASE YOUR RETIREMENT INCOME

If you want to make a gift and also increase your income, consider a gift annuity.

Like many people, you may have experienced reduced income or seen the growth of your assets decline in recent years due to a flat economy, low interest rates, stock market readjustments and other economic factors.

Charitable gift annuities are designed to provide fixed, dependable payments that will continue for as long as you and/or your spouse or another person live. Because a portion of the assets used to create your gift annuity will eventually be used for charitable purposes, you will benefit from generous income tax savings as well as payments that may be taxed at more favorable rates than other income. You also enjoy the satisfaction of knowing you have arranged for an eventual gift to Rainforest Action Network.

Payment rates for gift annuities are based on the age of the person(s) receiving the payments, the number of people receiving payments and other actuarial factors. Once the payment rate is set it will never change. (See the sample rates in the chart at right.)

With a charitable gift annuity, you not only enhance your future economic security, you may also be able to make a larger charitable gift than you thought possible.

You can create a gift annuity by transferring assets such as cash or stocks to Rainforest Action Network and completing a simple agreement. In return, you and/or someone you choose will receive generous payments for life.

Establishing a charitable gift annuity is quick and easy, but the benefits to you, your loved ones and Rainforest Action Network will last a lifetime.

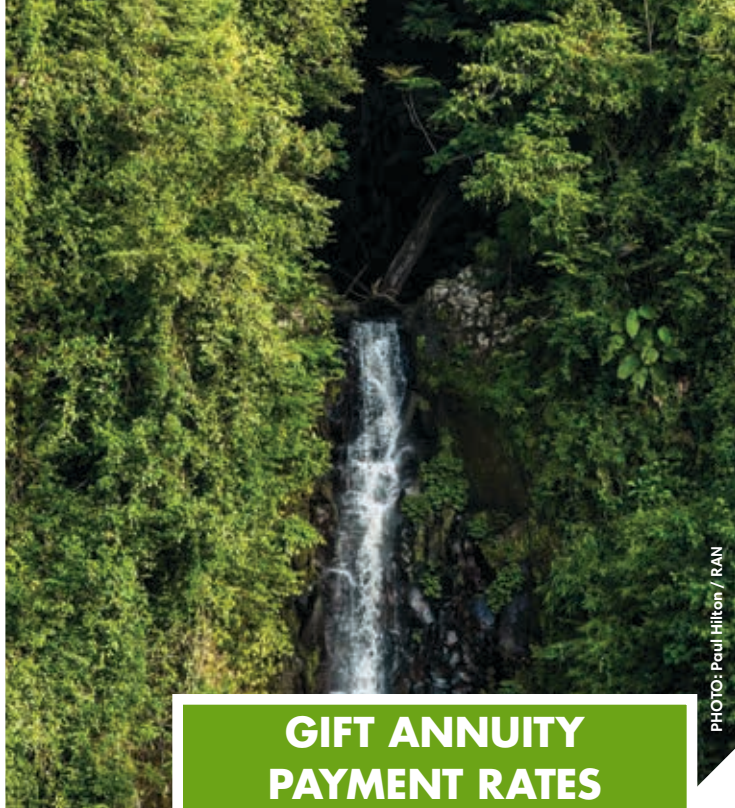


PHOTO: Paul Hilton / RAN

GIFT ANNUITY PAYMENT RATES

SELECTED RATES FOR ONE PERSON

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

For illustrative purposes only.

Please write for current benefits and rates for other ages.

Return the attached card to receive more information about gift annuities, in complete confidence and with no obligation. Or if you have specific questions, please contact Gabriel Rosenstein, Donor Systems Associate, at gabriel@ran.org or by calling 1-800-989-7246.

“GOOD FOR THE WORLD” *CONTINUED FROM PAGE 1*

retailers, including Lowes, agreeing to the same, shifting \$20 billion of wood product sales into sustainable alternatives and forever altering the industry. “RAN gets things done instead of just talking about them. There are a lot of organizations that want all these things to happen but they don’t have a clue as to how to make it happen. RAN makes it happen.”

Ronnie’s income today just meets his needs, so he doesn’t send regular donations to RAN. Instead, even though he is only in his sixties, he has put RAN as a beneficiary in his will and IRA. “I studied the different places I could leave something to, to do something good for the world. I support RAN’s causes and whatever RAN decides to do with my money I know is something I would back.”

TAX-ADVANTAGED GIVING THROUGH YOUR IRA

Did you know you can support Rainforest Action Network by making charitable gifts directly from your individual retirement account? If you are age 70½ or older, making a gift from your IRA is advantageous because:

- Your gift can count toward the required minimum distribution you must take each year.
- Gifts made directly from your IRA will not be included in your taxable income, helping you avoid being pushed into a higher tax bracket and prevent possible extra taxation on your Social Security benefits.
- Taxpayers who claim the standard deduction rather than itemizing can also benefit from giving in this way.
- Percentage reductions on deductions and limits on the amount of charitable gifts that may be deductible do not apply to transfers directly from IRAs.
- Most funds held in IRAs will be taxed as ordinary income when withdrawn by your heirs, so making gifts from these funds to tax-exempt charitable organizations, and leaving other assets to your heirs, may be a wise choice.
- You will help support Rainforest Action Network's mission to protect and defend the world's forests and climate.

To learn more about this unique gift opportunity, return the attached card or contact Gabriel Rosenstein, Donor Systems Associate, at gabriel@ran.org or by calling 1-800-989-7246.



DON'T LET YOUR GIFT BE "LOST"!

Naming Rainforest Action Network as a beneficiary of an insurance policy or the remainder of a retirement plan is a great way to leave a legacy, but to be sure your wishes are carried out, please give us the information we will need to actually receive your gift.

To claim funds from retirement plans, insurance policies, financial accounts and other assets that are not part of a trust or included in probate, Rainforest Action Network (and any beneficiary) must know where the account or policy is located and must prove that it is entitled to receive the distribution. This is not always easy, and especially if we are unaware of your plans, we might never receive the gift you intended!

If you designate Rainforest Action Network as a recipient of insurance benefits or a retirement or financial account, please tell us who to contact in order to receive your gift. The more information we have about your plans the more likely that your wishes will be carried out.

Please advise Rainforest Action Network if you have planned this type of gift and contact us to discuss how you would like your bequest to be used. Of course, we will keep the information confidential and will respect your wishes if you would like to remain anonymous.



425 Bush Street, Suite 300
San Francisco, CA 94108
415.398.4404
ran.org | answers@ran.org



Rainforest Action Network

MISSION

Rainforest Action Network preserves forests, protects the climate and upholds human rights by challenging corporate power and systemic injustice through frontline partnerships and strategic campaigns.

VISION

RAN works toward a world where the rights and dignity of all communities are respected and where healthy forests, a stable climate and wild biodiversity are protected and celebrated.