PROTECTING THE HEALTH OF THE EARTH

When you ask loyal Rainforest Action Network (RAN) supporter Stu Sherman what he cares about, one of the first things that he mentions is his family: his wife, their children and their six grandchildren. This is of little surprise considering it was his own family that taught him the value of philanthropy. His parents instilled in him the belief that being philanthropic is the “morally correct, principled and ethical course of action.”

Stu also cares deeply about health—the personal health and well-being of himself and his family, and the overarching health of the earth and all of the wild and beautiful places on our planet. Trees in general, and rainforests specifically, are sacred to him.

Since 1985, RAN has fought against the biggest global drivers of deforestation—from the palm oil trade to the publishing industry; from high fashion labels to the biggest banks in the world. A donor for nearly 30 years, Stu has been with RAN through it all and knows RAN is “a powerfully effective force in significantly reducing rainforest destruction.” After years of following RAN’s work, Stu made the decision to include RAN in his estate plans because he has seen RAN’s positive results and understands that “the effort to protect the earth’s rainforests needs financial donations.”

Rainforest Action Network is deeply grateful to Stu for his commitment to the planet and continued support of this important work. If you would like to join Stu as a legacy donor to Rainforest Action Network, please contact Emily Selzer at emily@ran.org or 415-398-4404.
As you make or update your financial and philanthropic plans, keep in mind that taking the time to review your finances and tax situation now can help ensure a financially healthy 2019.

Stocks can be a wise choice for making charitable gifts. Securities that you have owned for more than one year may be an excellent way to provide charitable support and can also bring you welcome tax benefits.

Here are some commonly asked questions about giving securities.

**Q. What are the advantages of funding my gift with securities?**

**A.** Gifts of noncash assets usually get especially favorable tax treatment. If you sell appreciated securities, you may owe a substantial capital gains tax when you sell them.

But if you have owned them for over a year and use these assets to fund a charitable gift, you will bypass capital gains tax and also may be entitled to claim an income tax deduction for the full value of the securities.

**Q. Which security should I give?**

**A.** For maximum tax benefits, it is usually best to give securities that have increased in value the most since you have owned them.

Or, you may wish to give a particular security as a means of balancing or simplifying your portfolio.
Q. What if the securities have dropped in value?

A. In most cases it is best to sell them, and then give the cash proceeds. You may then be able to claim tax benefits for both the capital loss and the charitable gift.

Q. Can I give mutual funds?

A. Yes, mutual funds are welcome gifts. However, they often take longer to transfer than other securities, so be sure to allow sufficient time before the end of the year for the gift to be completed. Contact us or your financial advisor for more information.

Q. How do I make a gift of securities?

A. It depends on whether the securities are held in a brokerage account or if you have personal possession of them. For tax purposes, the gift is complete at the time of the actual transfer, which can vary depending on how the transfer takes place.

Ask us or your financial advisor about the best way to make your gift, and be sure to allow enough time for unanticipated delays in systems, particularly at year-end.

LEARN MORE

We will be happy to assist you and your advisors. Return the attached card or contact us at 415-398-4404.
FOUR REASONS TO “INSURE” YOUR GIVING

When you are thinking about ways to make Rainforest Action Network or other charities a part of your legacy, consider giving life insurance. Here are four reasons why life insurance can be a very advantageous gift:

1. **It’s a gift that’s easy to make.** No federal income or estate taxes are due on the proceeds that are payable to RAN, so the full amount of the policy will be available to help RAN defend healthy forests and a stable climate. It is usually very easy to change the beneficiary of an existing policy or even to make an immediate gift by transferring ownership of a policy you no longer need. Just contact the insurance company and ask for a designation of Beneficiary Form. Be sure to use RAN’s full legal name and tax ID number. It’s a good idea to inform RAN of your plans to insure that it actually receives the gift as you intended.

2. **There are often tax savings.** Depending upon your circumstances, you may be able to save income, estate and/or gift tax when you give life insurance. Check with your tax advisor about your specific situation.

3. **Your gift is private.** The gift is a private transaction, not a matter of public record, as a bequest through your will would be.

4. **Your gift is not subject to probate.** A gift of life insurance will generally not be delayed or diminished by probate court problems or other disputes.
Name ______________________________________
Address ______________________________________
City _________________________________________
State ______________________ZIP
Phone (optional) __________________________________
Email (optional) __________________________________
(Please fold and tape closed before mailing.)

☐ Please send me your complimentary booklet "Your Guide to Effective Giving After Tax Reform." I have included Rainforest Action Network in my estate plans.

☐ Please send me complimentary information about how to make cost-effective charitable gifts. I would consider including Rainforest Action Network in my estate plans.

☐ I have included Rainforest Action Network in my estate plans.

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The beginning of the year is a time when many people review and update their long-range financial and estate plans to be sure they will still accomplish their goals for the future.

- Even if the new tax laws did not impact your will, living trust or other estate plans, many other events may have affected your arrangements. Have you moved to another state? Has the makeup of your family changed? Have the values of any of your assets fluctuated? If you answered yes to any of these questions, you may need to revisit your plans to make sure they will still accomplish your goals.

- Review your will and other documents. This will ensure that your wishes for your family, other loved ones and charitable interests, such as RAN, will be carried out.

- Consider giving securities. Such gifts can yield greater tax benefits. (See article on Page 2.)

- Those age 70½ and over should check with advisors about making tax-free charitable gifts directly from a qualifying IRA. There may be an advantage to making these distributions early in the year rather than waiting until later.
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.