



Make Africa Your Heir

YOUR GUIDE TO LEGACY GIVING

Welcome



The African Wildlife Foundation (AWF) has worked to protect Africa's wildlife and wild lands since 1961. Our mission is to ensure wildlife and wild lands thrive in modern Africa, and our multifaceted approach ensures conservation strategies work for wildlife and people. AWF works with those who create a prosperous future for Africa—not at the expense of wildlife and wild lands, but because of them.

With a legacy (planned) gift, you can extend your support for our work into the future. We invite you to make Africa your heir and include a gift to AWF in your future plans. Inside, you'll discover some of the many ways you can do so, while also receiving benefits in return.

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Partner With Us for the Future

AWF has a long history of protecting Africa's wildlife and wild places. Six decades after establishing the College of African Wildlife Management in Tanzania, AWF has become the voice of African wildlife—on the continent and globally.

Africa is changing dramatically, influenced by economic and population growth, infrastructure development, new international investment, and increasing democratization and urbanization.

Our strategic vision calls for African-led conservation solutions. We will guide governments as they make decisions to ensure an inclusive conservation agenda. We will ensure that the needs of communities living alongside wildlife guide our work. And we will empower youth and women to become passionate about, and involved in, conservation.

Underlying all of this, we will instill the understanding that wildlife are citizens of Africa, too, with a right to exist in their natural habitats, and an integral role to play in Africa's future success.

We have much to do, **but with your help, Africa's future looks bright!**



A Current Will or Trust

VITAL DOCUMENTS

Have you put off making or updating your will or living trust? Maybe you think it costs too much to do. Perhaps you are having a hard time deciding how to leave your money, or you may simply have an aversion to confronting your mortality.

Drafting these documents may seem like a daunting task at first, until you realize all the good that comes from having them.

A gift in your will or living trust lets you make a meaningful gift with ease and be flexible in your commitment. You can give cash, specific property, or a percentage of your estate, with restrictions or without. Because your gift doesn't come to AWF until after your lifetime, you can change your mind at any time.

To make sure your will accomplishes your goals according to your wishes, we recommend that you obtain the professional counsel of an attorney who specializes in estate planning.

DID YOU KNOW?

More than half of all Americans pass away without a will. When this happens, assets are distributed according to the state laws where the deceased lived at the time of their death.

Benefits

- Balance your commitment to family with a desire to support AWF.
- Distribute your assets according to your wishes.
- Save on estate administration costs with proper planning.
- Leave a legacy without giving up assets today.

How to Remember AWF in Your Will

MAKING A GIFT IS SIMPLE BUT SIGNIFICANT

Many people have good intentions about providing for AWF, but they do not always follow through with their plans. Perhaps you have been considering a gift to us, but your cash flow prevents an outright gift.

When considering the various deferred gifts discussed in this booklet, please keep in mind that one of the simplest ways for you to make a future contribution to AWF is through your will.

If you make annual gifts to AWF and would like to continue your support even after your lifetime, you can arrange an endowed gift through your will. This will ensure that your gift will continue in perpetuity.

PUT IT IN WRITING

To expedite your good intentions, here is recommended wording for including a gift to AWF in your will:

I give, devise, and bequeath to the African Wildlife Foundation (tax ID # 52-0781390), a not-for-profit charitable corporation incorporated in the District of Columbia and presently having offices at 1100 New Jersey Avenue, SE, Suite 900, Washington, DC 20003 USA, a specific gift of \$ _____ (or describe the specific property you intend to bequeath—stocks, bonds, etc. Or designate a percentage, e.g. 20% of your estate or of an asset).

“AWF seems to be the best hope for success with its proven record, particularly as it involved Africans themselves in the conservation process.”

—Kenneth Kreinheder, Kilimanjaro Society member since 2000



Your Retirement Plan Assets

COSTLY TO INHERIT

Did you know that a portion of your retirement plan assets can be consumed by taxes when given to your family? To eliminate taxation of these assets, many people use their retirement plan assets to make gifts to tax-exempt charitable organizations, like AWF, and leave assets that are less heavily taxed to family.

If you can make other provisions for your family, there is a better option for your retirement plan assets—a charitable gift after your lifetime.

To name AWF as the beneficiary, first consult your advisor, then instruct the plan administrator of your decision and sign whatever form is required. For an IRA or 403(b) plan you administer personally, notify the custodian in writing and keep a copy with your valuable papers.

Benefits

- Eliminate all federal income taxes when you name AWF as the sole beneficiary.
- Receive partial savings when you give us a specific amount before giving your family the remainder.
- Name AWF as the contingent beneficiary, which allows for greater flexibility.
- Make the most cost-effective gift you can make, saving other less-taxed assets for loved ones.

EXAMPLE

Bill wants to provide for his children, but he also wishes to leave a charitable gift. Bill decides to pass on income tax-free inheritances such as real estate, cash, and life insurance to his heirs and give his retirement plan assets to his favorite charitable organization, AWF. The assets in his account will pass to AWF free of any income tax obligation. Bill also has peace of mind knowing he can change his mind at any time about the gift.

Life Insurance

A VERSATILE TOOL FOR MANY PURPOSES

When you first obtained your life insurance policies, you obviously felt a need for them.

Perhaps you do not need all that coverage today, yet you still have those policies.

If you are thinking about a contribution to AWF, a gift of your life insurance could be a sensible, as well as generous, course of action. If you make AWF owner of the policy, you will qualify for an income tax deduction for the policy's fair market value or cost basis, if lower, on the date of the gift.

If you name AWF beneficiary of the policy (and retain ownership), you won't be eligible for current tax benefits because the gift is revocable at any time.

Whether you name AWF as owner of the policy or name us as the beneficiary, you can make a larger gift than you thought possible, doing more for Africa's wildlife than you ever imagined.

Benefits

Name AWF as owner

- Qualify for an income tax charitable deduction when you name us as beneficiary and assign us ownership.
- Receive potential future income tax deductions when you name AWF as owner and continue to pay premiums.

Name AWF as beneficiary

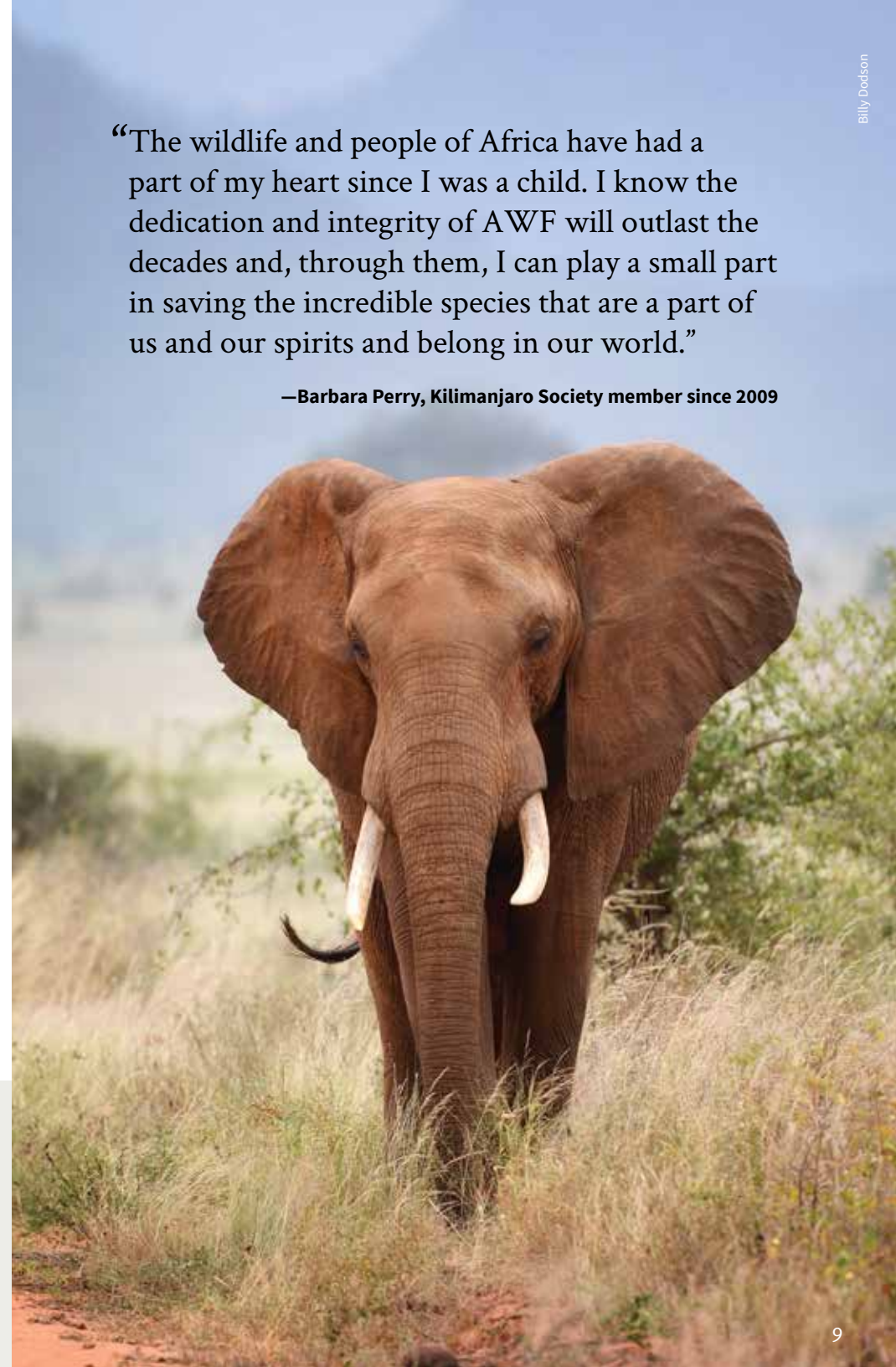
- Obtain flexibility by naming us as primary beneficiary but keeping ownership.
- Name AWF as contingent beneficiary and secure your family's needs first.

3 OPTIONS: Life Insurance Policies You Can Give

- A recently issued policy
- An existing policy in premium-paying mode
- A paid-up life insurance policy

“The wildlife and people of Africa have had a part of my heart since I was a child. I know the dedication and integrity of AWF will outlast the decades and, through them, I can play a small part in saving the incredible species that are a part of us and our spirits and belong in our world.”

—Barbara Perry, Kilimanjaro Society member since 2009





USE THIS CHART to identify the gift that best fits your financial and charitable goals.

Compare *Your* Options

FIND THE RIGHT GIFT FOR YOU

	Pays You Income	Impact on African Wildlife Foundation		Tax Benefits for You and/or Your Loved Ones			Additional Benefits
		Immediate Impact	Impact After Your Lifetime	Potential Income Tax Benefits	Future Income Tax Benefits	Capital Gains Tax Benefits ¹	
Gift in Your Will or Trust Pages 4-5			✓				Make a flexible gift.
Gift of Retirement Plan Assets Page 7			✓	✓	✓		Allow less heavily taxed assets to be passed to loved ones.
Gift of Life Insurance Page 8		✓	✓	✓	✓		Make a larger gift than you thought possible.
Charitable Gift Annuity ² Page 12—Contact us for details	✓		✓	✓	✓	✓	Receive fixed payments for life.
Charitable Remainder Trusts Pages 13-14	✓		✓	✓		✓	Use appreciated assets to maximize your tax benefits.
Charitable Lead Trust Page 15		✓					Support AWF now and provide for your loved ones in the future.
Gift of Real Estate Page 17		✓		✓		✓	Improve your cash flow by not having to pay real estate taxes, maintenance, and insurance.
Retained Life Estate Page 18			✓	✓			Have lifetime use of residence.

¹Assuming long-term appreciated assets

²Not available in some states or from some organizations

Charitable Gift Annuity

A GIFT THAT PAYS YOU FOR LIFE

The concept of a gift annuity is simple. You donate assets that we invest. AWF agrees to make fixed payments to you for life (and, if desired, for another beneficiary's lifetime). After your lifetime, the funds are available for our use.

A charitable gift annuity is attractive because it ensures you a stream of income that you can't outlive.

The rate you receive is determined by your age on the date of the gift. Annuity rates are higher for older donors, but the rate remains constant once the gift is made. For two lives, the rates are slightly lower because the period of payment is usually longer.

Benefits

- Receive lifetime payments for yourself and possibly another person.
- Qualify for a charitable deduction for a portion of the value of the gift.
- Secure partially income tax-free payments throughout your life expectancy.
- Save on capital gains taxes when you contribute appreciated securities.

California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. Oklahoma residents: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. **South Dakota residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.**

Charitable Remainder Unitrust

A GIFT WITH BUILT-IN FLEXIBILITY

A charitable remainder unitrust is a gift to AWF, but it's so much more. This unique gift option also allows you to enjoy supplemental income and qualify for tax benefits.

Your unitrust can be tailored to fit your circumstances, but the concept of this gift is simple. You fund a unitrust with assets (appreciated property or stocks generate the greatest net savings for you). The amount you receive as a life income varies each year and is a set percentage (you choose it at the start) of the current value of the unitrust, re-determined annually.

After your lifetime (and, if you wish, that of a survivor), or a period of up to 20 years, the balance of your trust supports AWF's important work protecting Africa's most vulnerable species.

Benefits

- Receive lifetime variable income (often greater than the yield on contributed assets).
- Qualify for an income tax charitable deduction.
- Eliminate up-front capital gains tax if you donate long-term appreciated securities.
- Make a significant gift to one or more charitable organizations, like AWF.

EXAMPLE

Helen, 65, owns stock with a current market value of \$200,000. The stocks, purchased many years ago for \$50,000, pay her a dividend of only 1.1%. She would like to reduce her market risk, increase her retirement income, and help support AWF. Helen works with her attorney to transfer the stock to a charitable remainder trust. Each year it will pay her 5% of the fair market value of the trust assets. Helen receives an income tax charitable deduction of \$89,392* and she increases her income this year from \$2,200 to \$10,000.

*Based on a 1.2% charitable midterm federal rate.

Charitable Remainder Annuity Trust

A GIFT TO AWF WITH PREDICTABLE BENEFITS TO YOU

If you are disappointed in the yield from your current investments in the stock and bond markets, yet you want to eliminate the capital gains tax should you sell, consider a charitable remainder annuity trust.

With this type of gift, you, or another beneficiary if you choose, receive a fixed dollar amount each year for life or for a period of up to 20 years from assets you place in a trust. At the end of the trust term, the balance in the trust goes to the charity or charities of your choice, enabling countless others to reap future benefits from your generous gift.

EXAMPLE

Mark, 75, owns highly appreciated stock and real estate. He would like to reduce his market risk, generate additional income, avoid capital gains taxes, and support AWF, his favorite charitable organization. Working with his attorney, Mark establishes a charitable remainder annuity trust, funding it with appreciated property worth \$500,000 that had originally cost him \$100,000. The trust pays him 5%, or \$25,000, each year for the rest of his life. He is also entitled to a charitable deduction of \$248,075 (based on a 1.2% charitable midterm federal rate). The trustee can sell the stock and real estate without incurring any capital gains tax. After Mark's lifetime, the trust's balance will go to AWF.

Benefits

- Receive a fixed dollar income paid annually, semiannually, quarterly, or monthly.
- Qualify for a partial charitable deduction.
- Increase income from a low-yield asset.
- Gain freedom from investment management.
- Eliminate up-front capital gains tax on long-term appreciated assets used to fund the trust.



Charitable Lead Trust

PRESERVE AN INHERITANCE

Do you want to provide an inheritance to your children and make a significant gift to AWF? A charitable lead trust can help you achieve both objectives.

You transfer cash or other assets that are appreciating in value into a trust you create with the intention of supporting a charitable organization first for a term of years. Then, return the remaining assets to your family.

The lead trust is an exceptional way to carry out your philanthropic plans and transfer property to your children or other heirs at minimal tax cost.

There are two ways that charitable lead trusts make payments to AWF:

1. **A charitable lead annuity trust** pays a fixed amount each year to AWF and is more attractive when interest rates are low.
2. **A charitable lead unitrust** pays a variable amount each year based on the value of the assets in the trust.

Benefits

- Fund the trust during your lifetime or through your will.
- Support AWF through annual income payouts.
- Reduce your potential gift taxes.
- Keep assets in the family.

“I’ve come to believe that AWF provides the most effective programs to protect the amazing wildlife in Africa.”

—Sue Orloff, Kilimanjaro Society member since 2017



Real Estate

A TAX-WISE GIFT

Are you thinking of selling land or a building?

Use it to support AWF and eliminate capital gains tax!

If you sell your primary residence, you may exclude up to \$250,000 (\$500,000 if you are married) of the gain. This tax break does not apply to other types of real estate, however, so you may have a better alternative.

A charitable contribution of real estate—whether it is your personal residence, a vacation home, a farm, commercial real estate, or vacant land—will give you numerous advantages.

When you give your home or other real estate to AWF, you create an enduring testimonial of your interest in our mission to ensure wildlife and wild lands thrive in modern Africa.

Your personal satisfaction is also complemented by tax benefits.

Benefits

- Qualify for an income tax charitable deduction for the full fair market value.
- Eliminate tax on the property’s appreciation.
- Avoid the hassle of trying to sell the property.
- Make a gift to support a great cause, and reduce your estate administration expenses.

DID YOU KNOW?

Even if your property has lost value in recent years, for tax purposes it is still appreciated if its current value is more than what you originally paid for it.



Retained Life Estate

AN OPTION THAT LETS YOU HAVE IT BOTH WAYS

Let us assume you like the tax advantages that a charitable gift of real estate would offer, but you want to continue living in your personal residence for your lifetime.

Did you know you can give AWF your home and continue living there?

It is true! This type of gift is called a retained life estate.

You give a personal residence or farm to AWF but retain the right to occupy it for life. The property doesn't have to be your primary home, but it must be a personal residence such as a vacation home or condominium. You'll still pay property taxes, maintenance costs, and insurance, but will receive tax benefits.

Benefits

- Use the residence for your life and/or another person's life.
- Qualify for an income tax savings through a charitable deduction for a portion of your home's value.
- Reduce estate administration costs.
- Avoid the hassle of selling the property at a future date.

The Kilimanjaro Society

If you have chosen to include AWF in your estate plans, we hope you will let us know, so we can welcome you to the Kilimanjaro Society.

This special group was created in 1998 as a way to honor those who have chosen to support Africa's irreplaceable wildlife beyond their lifetimes by including AWF in their long-term estate or financial plans.

As a member of this esteemed group, you are a key partner in ensuring that Africa's unique wildlife and wild lands endure for generations to come.

You can qualify for membership:

There is no minimum gift amount required to join the Kilimanjaro Society. Simply let us know that you have made a legacy gift to AWF by email (legacygifts@awf.org), or phone (202 939 3333) and we will send you a membership form along with our heartfelt gratitude!

Kilimanjaro Society member benefits:

- **AWF pin**—An attractive lapel pin with an elephant logo.
- **AWF's Annual Report**—With your permission, we will list your name with other Kilimanjaro Society members. You will also receive your own copy of this comprehensive review of AWF's work.
- **Travel Africa magazine**—AWF special-edition magazine.
- **Letters from Africa**—Our popular staff updates from the field.
- **Invitations**—Join webinars led by AWF program experts, attend special AWF events, or meet with our Africa or U.S.-based staff when they're in your area.

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AFRICAN WILDLIFE
FOUNDATION

1100 New Jersey Avenue, SE, Suite 900

Washington, DC 20003

Toll Free +1 888 494 5354

Phone +1 202 939 3333

Fax +1 202 939 3332

email: legacygifts@awf.org

website: awf.planmylegacy.org