



# Easy Ways to Make Forests Part of Your Legacy

## YOUR LIFE STORY

When you consider your life story, how do you want to be remembered? What causes have you championed? What values do you want to pass on?

You can make healthy and resilient forests part of your enduring legacy and help protect and restore forests for generations to come. You may be surprised to learn that there are many ways to create your legacy that:

- Cost you nothing now.
- Give you flexibility. You can change your beneficiaries at any time so you are not locked into a decision you make today.
- Require no minimum. We welcome any and all legacy gifts in any amount.
- Enable you to take care of your loved ones first while still championing forests as part of your legacy

The following are some of the easiest ways to create your legacy.

## A GIFT FROM YOUR WILL OR TRUST

A gift from your will or trust is the most common way to ensure that your support of American Forests continues beyond your lifetime and benefits future generations.

- To leave the majority of funds to your loved ones, name American Forests to receive only a specific amount or percentage.
- To leave American Forests what's left over after your loved ones are provided for, use a residuary bequest, which leaves the remainder of your estate to charity.
- To leave your estate to American Forests if your family and friends or other named beneficiaries predecease you, use a contingent bequest. This is often used by spouses who stipulate that if the other spouse is no longer living, then the bequest specified for that spouse will go to American Forests.

To ensure that your gift reaches us, use the following language and legal designation:

“I give to American Forests, (EIN 53-0196544), a nonprofit corporation currently located at 1220 L Street, NW, Suite 750, Washington, DC 20005, or its successor thereto, \_\_\_\_\_ [written amount or percentage of the estate] for its unrestricted use and purpose.”

## RETIREMENT PLAN ASSETS

Many of us have sacrificed to accumulate retirement savings in expectation of a long and comfortable retirement. Those same frugal habits often result in not using or needing all of the money we've saved. Most retirement plans are subject to income and possibly estate taxes when transferred to loved ones other than your spouse. That's why from a tax perspective, the easiest and most appealing way to create your forest legacy is often by making a gift directly from a retirement plan.

If you designate American Forests as a beneficiary of your retirement plan, you can:

- Leave other, less heavily taxed assets to your family;
- Change your beneficiaries at any time, retaining maximum flexibility;
- Create your legacy without the expense of an attorney. Simply request a change of beneficiary form from your plan provider and include American Forests as a full or partial beneficiary.

Because we are tax exempt, 100% of your gift will go to protecting and restoring our forests. Here's how it works:

Beneficiary	Your Heirs	American Forests
Gift Amount	\$100,000	\$100,000
Income Tax*	(\$37,000)	-0-
Net to Beneficiary	\$63,000	\$100,000

\*Based on the current maximum income tax rate of 37%

## LIFE INSURANCE

Most people establish life insurance policies to provide financial security for a spouse, child, or other loved one upon their death. But over time, the needs of your family may change. A life insurance policy that has outlived its purpose or needs updating may be the perfect vehicle for leaving a gift to American Forests. Just ask your insurance company for the appropriate forms to make American Forests the owner or beneficiary of the policy. You may also name us as a contingent beneficiary so the policy passes to us only if your family members predecease you. Please check with your attorney or financial planner for more information.

## DONOR ADVISED FUNDS

When determining what will happen to assets remaining in your donor advised fund after your lifetime, you can name American Forests as one of the ultimate beneficiaries of your fund, ensuring your environmental legacy will continue into the future. Or, you can designate that American Forests receive a portion of the account value, leaving the remaining balance for your children or grandchildren to continue your legacy of philanthropy.

## CDs AND OTHER FINANCIAL ACCOUNTS

One of the simplest ways you can help ensure American Forests' future is by making American Forests the Pay on Death (POD) or Transfer on Death (TOD) beneficiary of a certificate of deposit (or any bank or brokerage account, for that matter). Your financial institution can assist you with this easy process.

## AT YOUR SERVICE

If you have questions or would like help crafting your personal legacy, or to notify us that you have included a gift for American Forests in your will, please contact:

**Sarah Mitchell, Senior Director, Individual Philanthropy**

smitchell@americanforests.org

202-737-1948

If you choose to include a gift for American Forests, please let us know! We would love to recognize your generosity by welcoming you as a new member of our Evergreen Society, which offers special benefits for those who include American Forests in their estate plans. Telling us of your plans in advance is also the best way to ensure that your wishes are carried out as you intended.

**Legal Name:** American Forests

**Tax ID Number:** 53-0196544

**Address:** 1220 L Street, NW, Suite 750, Washington, DC 20005

