



THE TRACKS YOU LEAVE BEHIND

LEGACY AND FINANCIAL PLANNING
NEWS FOR FRIENDS OF DEFENDERS

Smart from the Start

*Defenders' responsible renewable energy development model
combats climate change while protecting wildlife habitat*

Generating clean, renewable electricity from solar, wind and geothermal sources is one of the best ways to reduce the fossil fuel consumption driving global climate change—the greatest threat facing wildlife today. But the long-term impacts of climate change on biodiversity must be balanced against the near-term impacts of industrial renewable development on wildlife and wild lands. Defenders strikes this balance by helping guide our nation's transition to clean energy in a way that is “smart from the start,” i.e., protects wildlife and the habitat it depends on to survive by ensuring renewable energy projects are responsibly built and operated.

Recognizing that it takes more than megawatts of clean energy to be good stewards of our planet, our experts work with federal, state and local agencies as well as other nongovernmental organizations and project developers to shape policies and develop strategies for renewable energy development that avoids and minimizes impacts to wildlife. The smart-from-the-start approach focuses on directing and incentivizing renewable energy development away from high-value

wildlife habitat, directing it instead to lower conflict areas and degraded agricultural lands. It also ensures that any unavoidable impacts to wildlife are fully mitigated through habitat conservation elsewhere.

One imperiled species that renewable energy and other development in the desert affects is Agassiz's desert tortoise. Defenders works to convince energy companies considering large-scale solar energy projects in high-quality desert tortoise habitat to locate their projects on lands with less conservation value for these reptiles. We also spearheaded the development of new high-resolution data to identify important tortoise habitats and the linkages between them—information needed to guide policy decisions on solar energy development in the desert.

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**FOR ADDITIONAL
INFORMATION,
PLEASE CONTACT:**

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Protecting Wildlife While Receiving Lifetime Income Is Within Reach

Receive a strong monetary return for life by creating a charitable gift annuity with Defenders of Wildlife. In exchange for your gift of cash, appreciated stock or mutual fund shares (minimum \$5,000), Defenders will pay you a fixed dollar amount each year for the rest of your life. And, you'll receive substantial tax benefits.

It's no wonder Defenders' members are wild about this special way to help protect wildlife! Hundreds of supporters have created gift annuities now totaling more than \$3.5 million, and many have made multiple gifts.

Income you will receive

Your annuity rate will depend on your age (at nearest birthday) when you make your gift. Sample rates for a single beneficiary are below. Annuities for two beneficiaries are also available.

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

Immediate income tax deduction

You'll receive an immediate income tax deduction for a portion of the value of your gift. This is a great way to save on your 2018 taxes.

Additional tax advantages: Gifts of cash

If you donate cash, a substantial portion of the annuity payments you receive will be completely tax-free for the rest of your actuarial life-expectancy (the number of years a person your age is expected to live, according to U.S. Treasury tables). The rest would be taxable as ordinary income. If you outlive your actuarial life expectancy, the entire annuity would then become taxable as ordinary income.

Example:

Sally, who is 80 years old, donates \$25,000 to create a charitable gift annuity. She'll receive an annuity of 6.8 percent (\$1,700/year) for the rest of her life. More than 80 percent of her annuity (\$1,370.20 of the \$1,700 she will receive each year) will be completely tax-free for the next 9.4 years. Plus, she'll get an income tax deduction of \$12,126.

Additional tax advantages: Gifts of appreciated securities

If you donate appreciated stock or mutual fund shares, your annuity rate will be applied to the full value of your donated securities, no matter how low your cost basis. If you were to sell these assets, on the other hand, immediate capital gains tax and a possible net investment income tax could substantially reduce the amount available for reinvestment.

For the rest of your actuarial life-expectancy, only part of your annuity would be taxable as ordinary income. The rest would be a combination of tax-free income or income taxable as capital gain. The allocation would depend on the cost basis of the securities you donate. If you outlive your actuarial life-expectancy, the entire annuity would then become taxable as ordinary income.

Why I Give

"I've been a long-time donor to Defenders because I believe in their mission and the work they do to prevent the exploitation and elimination of wildlife. I want this work to continue."

—Catherine T., Verona, New Jersey

"To me, helping wildlife is one of the most important actions I can take, so this great gift can be enjoyed by those in the future."

—Geoffrey G., Bend, Oregon



What if you don't need income immediately?

You can make your gift now and get your tax deduction immediately, but defer receiving your annuity payments until a later date. The longer you wait for your annuity payments to begin, the higher your annuity rate will be.

Receive a personalized illustration

To receive a free personal illustration showing the annuity rate and tax benefits you would receive, please email Jim Luerssen at legacy@defenders.org or call 1-800-915-6789. 🐾



Top Five Reasons to Update Your Will, Trust or Beneficiary Designation Forms

1. Life can be unpredictable. If you want to be sure that you have the final say on how your assets will be distributed, plans should be in place at all times.
2. Recent legislation affecting estate tax exemptions is always an important reason to review your will, trust or other estate plans with your attorney or financial advisor.
3. If your personal circumstances have changed, you may want to modify your will and beneficiary designation forms. You control these important documents, and you can change them at any time.
4. Estate planning ensures that your voice for wildlife protection will always be heard.
5. Bequests in your will, as well as beneficiary form designations, cost you nothing during your lifetime. You remain in complete control of your assets. Just imagine the sense of satisfaction you'll have knowing that you've provided for your loved ones and the charities you care about most! 🐾

Smart from the Start continued from page 1

Renewable energy—mostly wind and solar—is growing at a record pace. An estimated 17 percent of U.S. electricity generation comes from renewable energy, up 8 percent since 2011. Defenders of Wildlife's work demonstrates that America can achieve a clean energy future while protecting our rich wildlife legacy. 🐾

ASK A DEFENDER

Q: How is the recovery of Florida panthers going?
—Member, Tampa, Florida

A: The Florida panther population is growing and finally starting to expand into new areas. The Florida Fish and Wildlife Conservation Commission estimates that 120 to 230 adults now inhabit the forests and swamps of south Florida, up from the 2014 estimate of 100 to 180.

Biologists also recently documented the presence of female panthers north of the Caloosahatchee River for the first time in more than 40 years. The two females, one with kittens, are an indication that panthers are moving into new territories in south-central Florida. This is good news because northward expansion that includes reproducing females is critical to the species' recovery.

However, the Florida panther population is still small, and the cats continue to face serious threats, primarily habitat loss and vehicle-caused mortality. As part of the Florida Panther Recovery Team and its Transportation SubTeam, Defenders helped develop the Southwest Florida Road Hotspots map that now guides decision-making and funding to increase safe passage for panthers across dangerous road segments.

In anticipation of panthers continuing to expand their range, we're preparing more Floridians to



FLORIDA FISH AND WILDLIFE CONSERVATION COMMISSION

share the landscape with these predators through education and assistance with coexistence measures designed to keep panthers out of residential areas. Steps you can take include fencing gardens, keeping pets inside or secure in enclosures, installing electric fencing or other deterrents around livestock and encouraging neighbors to do the same. 🐾

—Elizabeth Fleming, Senior Representative, Florida



Do you have a question about our work? **We'd love to hear from you!** Contact us at 1-800-915-6789, legacy@defenders.org or simply use the reply form included.

Sample bequest language for your attorney:

"I give, devise and bequeath _____% of my estate/the remainder [or \$_____] of my estate to Defenders of Wildlife, a nonprofit 501(c)(3) [Tax ID #53-0183181] located in Washington, DC."

For additional information...



ABOUT REMEMBERING DEFENDERS IN YOUR ESTATE PLANS, CONTACT US:

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We recommend you seek the advice of an estate or tax professional in connection with any planned gift.