

Leave a Legacy for Wetlands

Many of us who love nature wonder whether our protected natural lands will be preserved into the future. Will there still be places where people can experience the beauty, peace and joy of nature? Will wild creatures still find safe havens to live free?

LRWP has pledged to protect Eagle Marsh and its other wetland preserves *forever*. You can help by considering LRWP as you plan your estate.

If you believe in our mission of wetlands restoration and nature education, please help ensure the future of our wild places and the creatures living there. Please help future generations enjoy the beauty, wildlife, and other benefits of wetlands *forever*.

Leaving a legacy can benefit you and your heirs:

- As a member of our Wetland Legacy Circle, you will be listed in our publications (unless anonymity is preferred) and invited to special nature events.
- You will know that some of your assets will help LRWP continue to take care of the preserves, wildlife, and nature programs that you care about.
- You can choose how your bequest will be used. As part of a special fund or endowment, it can generate the kind of steady income stream so vital for a nonprofit. Or, your gift can be designated for a specific purpose, such as buying land, lasting stewardship of our preserves, or our nature programs.
- Your heirs may pay estate taxes on a lower amount as charity gifts are removed from your estate before any taxes are calculated. In some of the possibilities described below, you may also be able to save on taxes in your lifetime.

LRWP as a beneficiary on death for selected assets

As one of the easiest ways to give, you can list LRWP as beneficiary upon your death on any investment, insurance policy, retirement plan, or bank account. This simple option removes the value of the bequest from your estate before taxes are calculated, possibly reducing your estate tax liability. Other benefits are that you can change the beneficiary later if you wish, and you do not need to change your existing will.

LRWP as a beneficiary to your will

- One simple choice is to leave LRWP a fixed dollar amount or a percentage of your estate in your will.
- Other options are to designate the remainder of your estate to LRWP after other distributions have been fulfilled, or to list LRWP as a contingent beneficiary if other beneficiaries are unavailable (for example, if your spouse predeceases you).

Use of charitable trusts, pooled income funds, or annuities to benefit LRWP

These financial instruments and others may allow you to invest a particular sum, allocate

part of the income (or assets remaining upon your death) to LRWP, and perhaps continue to draw income from the investment in your lifetime. Often there are considerable tax benefits to the use of these instruments.

Donate natural land to LRWP:

If you wish to leave land that is to be maintained in a natural state to LRWP, please verify with us whether your land constitutes a site we will be able to protect and manage. We ask that you also allocate funds to help us maintain your land in perpetuity.

How to Get Started:

If you have questions about how LRWP would use legacy assets or about bequeathing land, please contact us at 260-478-2515 and we will be glad to answer your questions.

Talk with your attorney or financial advisor before making any changes to your estate or if you are considering use of a financial instrument to benefit LRWP.

John C. Clark, Vice President for Financial Planning at Raymond James & Associates, Fort Wayne, has offered a free first estate planning appointment to anyone who is considering LRWP as a beneficiary of their estate or asset management plan. Call John at 260-487-4134 and mention LRWP to schedule a meeting.

Please let us know if you have taken the generous step of including LRWP in your estate plans.