



EARTHJUSTICE
BECAUSE THE EARTH NEEDS A GOOD LAWYER

GIFT ANNUITIES MADE EASY: A GIFT THAT GIVES BACK

Make a donation and receive lifetime income in return
while you provide for the earth's future

In a landmark legal settlement, Earthjustice helped secure protections for endangered manatees. The settlement helped adopt slow speed zones to protect manatees from collisions, and proposed new sanctuaries where watercraft is off limits or sharply limited.

HOW DOES IT WORK?

Establishing an Earthjustice charitable gift annuity is as easy as 1, 2, 3:

1. You make an irrevocable donation of at least \$10,000 to Earthjustice and receive an immediate charitable deduction.
2. You receive annual fixed payments — at an attractive payment rate — for as long as you live.
3. You enjoy the satisfaction of making a gift that benefits you now and Earthjustice later.

Earthjustice charitable gift annuities are available for supporters who are at least 60 years of age. However, if you're in your 50s (or you are over 60 but do not need payments now) you can create a gift annuity and defer payments to a later date.

IS A GIFT ANNUITY RIGHT FOR YOU?

We have created a short quiz to help you easily determine if a charitable gift annuity might be right for you.

- Are you looking for ways to save on taxes and realize additional income?
- Would you like to diversify your sources of income?
- Do you have stocks, mutual funds, or other appreciated assets you want to liquidate, but you are concerned about capital gains taxes you may owe?
- Are you disappointed by the low interest rate on your CDs?
- Are fluctuations in your dividend income a concern?
- Do you want to create a secure source of income for a spouse or other loved one?
- Would you like to make arrangements now for future income?

If you answered “yes” to any of these questions, then a charitable gift annuity could be a smart solution that works for you while helping to preserve our natural heritage, protect our health, and promote a clean energy future for generations to come.

MORE BENEFITS TO YOU

One of the reasons gift annuities are so popular is that they are such a flexible planning tool.

Use Appreciated Assets or Your IRA and Realize Tax Benefits: You can fund your gift annuity with appreciated securities and bypass a significant portion of the capital gains tax you would otherwise owe by selling your assets. And some supporters may have a one-time opportunity to fund a gift annuity with a qualified charitable distribution from their IRA.

Realized Fixed Annual Income for as Long as You Live: You have peace of mind in knowing that payments are regular and fixed and will never change, no matter how long you live or how the market fluctuates.

Provide Financial Security for a Loved One: Earthjustice gift annuities can be set up to benefit one or two people, making them an ideal way to provide financial security for a spouse or other loved one. If either beneficiary passes away, the surviving beneficiary will continue to receive the full annuity payment each year for life.



Earthjustice is fighting to keep bee-killing pesticides off the market and out of hives.

Plan Now for Income Later: If you don't need the income immediately, a deferred gift annuity might be right for you. You schedule payments to begin at least one year after your donation, and you receive an immediate charitable income tax deduction. The longer you wait for your payments to begin, the higher your payment rate. You can determine your payment start date at the time you make your gift, or for increased flexibility, you may decide to postpone the decision as to when payments will start.

FIND THE GIFT THAT IS RIGHT FOR YOU

Earthjustice now offers several payment options for charitable gift annuities: immediate payments, deferred payments, and flexible payments to start at a future date of your choosing.

| If your goal is: | Then consider: | Your benefits: |
|---|--|--|
| Fixed annual income now at an attractive rate | An immediate payment gift annuity | An annual payment that never changes and immediate tax savings. |
| To provide income for you and a loved one | A gift annuity that benefits two people (\$20,000 minimum) | Payments are guaranteed for each of your lifetimes. |
| To receive the maximum income possible in your later years, starting at a specific date in the future | A deferred charitable gift annuity | A higher payment rate based on the starting date of your future payments, and immediate tax savings, with the certainty of lifetime payments when you want them. |
| To augment your retirement savings at some point in the future | A flexible deferred gift annuity | You can postpone deciding when your payments will begin, receive a higher payment rate than with an immediate payment annuity, and receive tax savings now. |
| To receive the most tax benefits | Fund any annuity with appreciated securities | You will avoid some capital gains taxes, and receive an immediate income tax deduction along with all the other benefits of your gift annuity. |



In 2019, with the help of Earthjustice, a Montana district court stopped a permit that would have allowed a mining company to explore for gold in Emigrant Gulch just north of Yellowstone National Park. The ruling is a significant victory in the multi-year effort to protect Yellowstone National Park from new mines surrounding the park.

WHAT WILL MY PAYMENTS AND TAX SAVINGS BE?

Your payments and other benefits depend on your age, your donation amount, whether your gift annuity is for one beneficiary or two, what asset (cash or stock) you use to create your gift annuity, and if and for how long you defer your payments.

An example of an immediate payment gift annuity:

If Helen, age 70, establishes a \$50,000 charitable gift annuity with Earthjustice, her payment rate will be 6.3%. She will receive an annual payment of \$3,150 — for the rest of her life! In addition, she can save on taxes two ways. She is eligible for a charitable income tax deduction of about \$20,083. And, if she funds her gift with stock with a low-cost basis, a portion of her capital gain will never be taxed.

An example of a deferred payment gift annuity:

Jane, age 63, has had a successful career. In fact, she loves it so much that she plans to continue working until she's 70. At that time, she will welcome the additional income from a \$75,000 Earthjustice gift annuity. Jane's payment rate at age 70 will be 8.6% and her fixed annual payment will be \$6,525, a nice supplement to her retirement income. A portion of her payment will be tax-free and she will be eligible for an immediate income tax deduction of about \$37,216.

An example of a flexible deferred gift annuity:

Mary is age 55 and wants to donate \$100,000 to fund a flexible deferred gift annuity. She wants to have the option of receiving an income during retirement but is not certain at what age she will retire or when she will need the payments. Mary's gift agreement allows her to start receiving payments at any age between 60 and 80. For example, she might select a payout of \$6,500 at age 60, \$12,500 at age 70, or even \$25,500 starting at age 80. Mary received an immediate charitable deduction of \$38,745.

**Exact benefits may vary slightly based on the actual date of your gift*

CHARITABLE GIFT ANNUITY RATES

For one beneficiary, with immediate payments:

| Age | Fixed Annual Payment Rate (%) | Age | Fixed Annual Payment Rate (%) |
|-----|-------------------------------|-----|-------------------------------|
| 60 | 5.2 | 76 | 7.2 |
| 61 | 5.3 | 77 | 7.4 |
| 62 | 5.4 | 78 | 7.6 |
| 63 | 5.4 | 79 | 7.8 |
| 64 | 5.6 | 80 | 8.1 |
| 65 | 5.7 | 81 | 8.3 |
| 66 | 5.8 | 82 | 8.5 |
| 67 | 5.9 | 83 | 8.7 |
| 68 | 6.1 | 84 | 8.9 |
| 69 | 6.2 | 85 | 9.1 |
| 70 | 6.3 | 86 | 9.3 |
| 71 | 6.4 | 87 | 9.5 |
| 72 | 6.6 | 88 | 9.7 |
| 73 | 6.7 | 89 | 9.9 |
| 74 | 6.8 | 90+ | 10.1 |
| 75 | 7.0 | | |

Rates as of January 2024. Based on one beneficiary and a gift of \$25,000. This information is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. Figures cited in any examples are for illustrative purposes only.

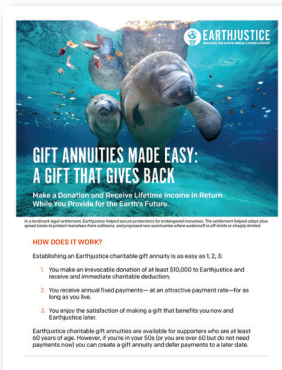
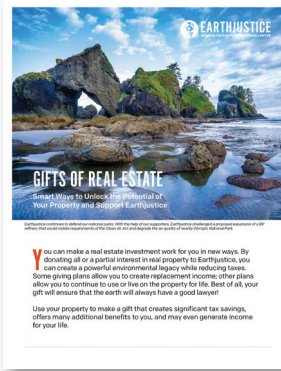


“It’s a win-win for us and for Earthjustice. A gift annuity as a way of giving has lots of advantages. But most important, we get to further the important work of Earthjustice. Clean air, clean water ... the laws are on the books. We have to protect them. And this is our way of doing all we can.”

Charlotte Sahnou and Alan Eliason
Evergreen Council members

Download our other complimentary planning publications at

earthjustice.org/legacy/resources



Learn more at earthjustice.org/legacy/cga

Earthjustice's unwavering commitment to sound fiscal management consistently earns us top marks from the nation's most trusted charity watchdogs. Every year since 2010, we have earned Charity Navigator's four-star rating, a track record of distinction achieved by only 1% of the organizations evaluated.

Please contact us to receive a free proposal customized to your objectives:

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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. Please request our Gift Annuity Disclosure Statement for additional information.