



GIFTS THAT GIVE BACK: CHARITABLE GIFT ANNUITIES AND CHARITABLE REMAINDER TRUSTS

Make a donation, receive lifetime income, and protect the environment

PIRIYA PHOTOGRAPHY / GETTY IMAGES

Earthjustice works tirelessly to safeguard vital habitats like the Grand Teton National Park in Wyoming.

With a life income gift, you can create a more secure future for you and the earth. When you donate cash or appreciated assets to fund a gift annuity or create a charitable remainder trust, you receive income for as long as you live, tax benefits, and ensure the earth always has a good lawyer.

You may have a stock portfolio or other assets that are not generating adequate income or are subject to market fluctuations. Perhaps you have income-generating real estate and would like to relieve yourself of landlord responsibilities while still receiving income.

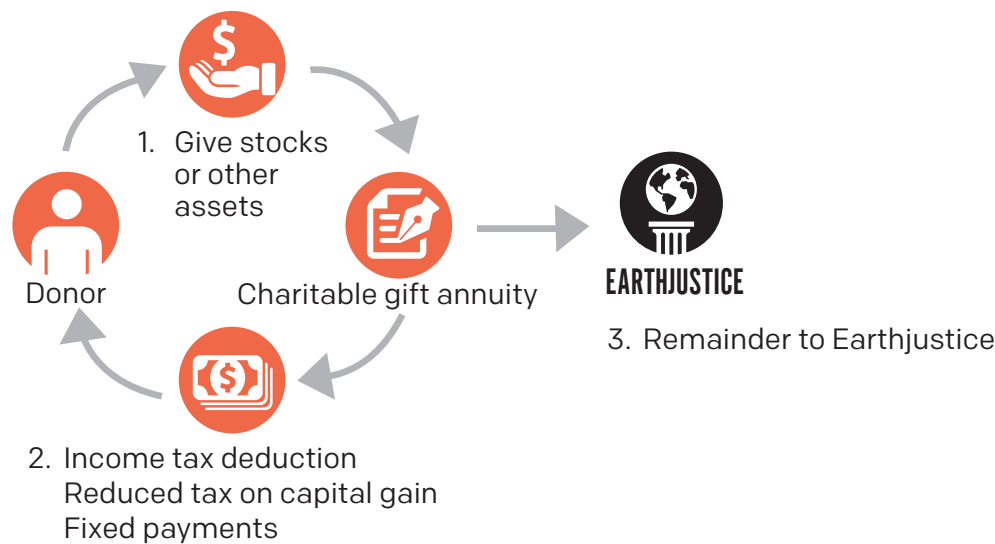
Is a life income gift right for me?

If you answer "Yes!" to two or more of the following, a gift annuity or a charitable remainder trust may be right for you:

- I want to make a meaningful gift to support Earthjustice.
- I want to create or retain income from the assets I donate.
- I want to create a future gift for Earthjustice but would appreciate the tax benefits now.
- I want to provide income to a loved one during their life.
- I want to make a life income gift now but will not need payments until a later time, such as retirement.

Our giving specialists can help you explore your options and determine the type of gift that best aligns with your goals.

CHARITABLE GIFT ANNUITIES

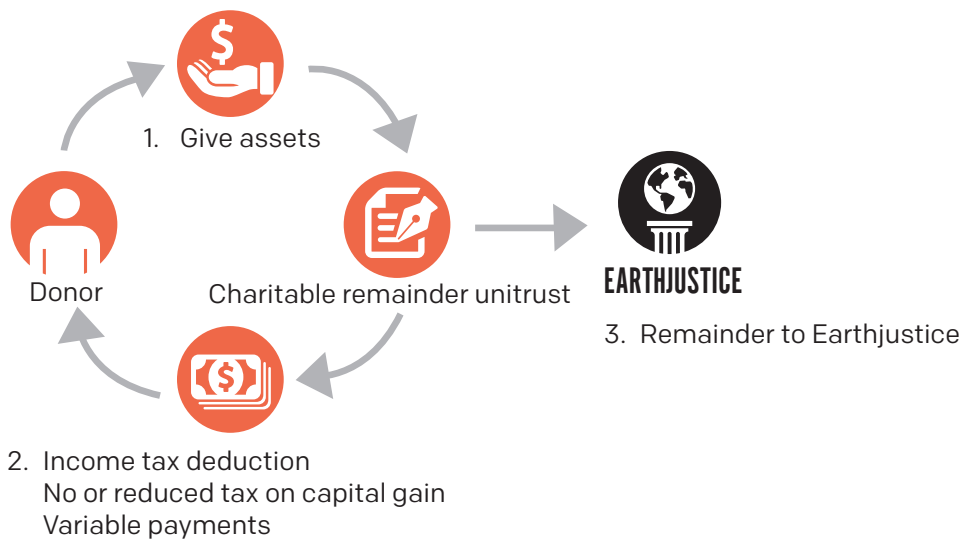


How this type of gift works:

- You make an irrevocable donation of cash, long-term appreciated securities, or mutual funds to Earthjustice. Our minimum gift is \$10,000.
- You decide whether you want your charitable gift annuity to benefit one or two people, which can include a spouse or other loved one (\$20,000 minimum for joint CGA).
- Your payment rate is based on your age when your payments commence and will never change, no matter how long you live or how the market fluctuates. The older you are, the higher your payments will be.
- You choose when you want your payments to start — right away or at a later date. You must be at least age 60 to receive payments. Deferring your payments for a year or more makes you eligible for a higher payment rate.
- A portion of your gift may qualify for an immediate charitable income tax deduction, and a portion of your payments may be treated as tax-free income. If you use stocks or other appreciated assets to create your gift annuity, you will avoid some capital gains taxes as well. And some supporters may have a one-time opportunity to fund a gift annuity with a qualified charitable distribution from their IRA.
- After your lifetime, the remainder of your gift will support Earthjustice's efforts to protect communities, wildlife, and the planet.

Constance, 81, has been a contributor to Earthjustice for many years. She would like to do more but is hesitant to make a larger gift out of concern that she may need to draw on her savings. She's pleased to learn that she can make a significant donation and receive income for life. Constance gives Earthjustice \$25,000 cash in exchange for our promise to pay her \$2,075 annually, an 8.3% charitable gift annuity. She is eligible for an income tax deduction of approximately \$12,062. Additionally, \$1,471 of her annual payment is tax free for the first 8.8 years of her contract. Constance rests easy, knowing that she's made a wise decision to supplement her income and bolster Earthjustice's mission. (These calculations are based on the ACGA's 2024 rates.)

CHARITABLE REMAINDER TRUSTS



How to create your trust:

- You transfer cash or appreciated assets worth \$100,000 or more into an irrevocable trust. For trusts funded in whole or in part with real estate, the minimum is \$500,000.
- You receive an immediate charitable income tax deduction for the amount representing the future value of your gift.
- You can choose to receive payments for life or for up to 20 years.
- You choose additional income beneficiaries, if any.
- The trustee then sells the asset, paying no capital gains tax, and reinvests the proceeds.
- The trust pays income at a rate determined when you create the trust. The typical payment rate is 5% of the trust's value as calculated each year. As the trust's value grows over time, your income increases commensurately.
- You may donate additional assets to your trust at any time.
- At the end of the trust's term, the funds remaining help advance the crucial work of Earthjustice.

Rufus and Ingrid, 73 and 69, want to travel but are held back due to their responsibilities as landlords. Approached to consider supporting Earthjustice's Never Rest campaign, they work with their advisors and our planned giving staff to establish a \$750,000 charitable remainder trust, funded with their rental property. Earthjustice, as trustee, sells the property and reinvests the proceeds, paying no tax on the \$450,000 in capital gains. Rufus and Ingrid enjoy an income tax deduction of \$317,633 and first-year income of approximately \$37,500. With a 5% payout and a projected 8% total return, they look forward to income totaling nearly \$1.3 million over their lifetimes, with the remainder dedicated to Earthjustice's legal work protecting the planet and all its inhabitants.

Please note: A charitable remainder trust is established as a nonprofit entity, and the assets grow tax-free within the trust. A charitable gift annuity is created by a contract between you and Earthjustice, and your payments are backed by our full, unrestricted assets.

Earthjustice's unwavering commitment to sound fiscal management consistently earns us top marks from the nation's chief charity watchdogs. Every year since 2010, we have won Charity Navigator's four-star rating, a track record of distinction achieved by only 1% of those evaluated. Our gift advisors welcome the opportunity to discuss how you can create a lasting environmental legacy while meeting your philanthropic and financial objectives.

CHARITABLE GIFT ANNUITIES

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Mission and Governance

Since its founding in 1971, Earthjustice has established itself as the legal backbone of the environmental movement. The organization's team of lawyers go where the fight is, leveraging unparalleled legal expertise to represent hundreds of clients in roughly 650 active legal proceedings. Through generous private support, Earthjustice provides top-shelf legal representation to all our clients — including environmental and community groups, tribes, and other nonprofit organizations — free of charge.

Responsibility for governing Earthjustice is vested in a Board of Trustees. The organization is supported by a professional staff of over 450 employees. Our most recent audited financial statements can be found at earthjustice.org/financial-statements.

A Trusted Financial Partner

Earthjustice retains the investment services of TIAA Kaspick to manage the organization's life income contributions.

Calculations presented in this booklet are for illustration purposes only and should not be considered legal, accounting, or other professional advice. Should you decide to make a gift, your benefits may vary depending on several factors. We strongly encourage you to review the possible impact of any gift with your own advisors.



Earthjustice successfully blocked a mining permit that would have released toxic pollution into the Menominee River and threatened a landscape of historic and cultural resources for the Menominee Indian Tribe of Wisconsin.

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. 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.

earthjustice.org/legacy