

VISION + ACTION

A PUBLICATION OF RAINFOREST ACTION NETWORK

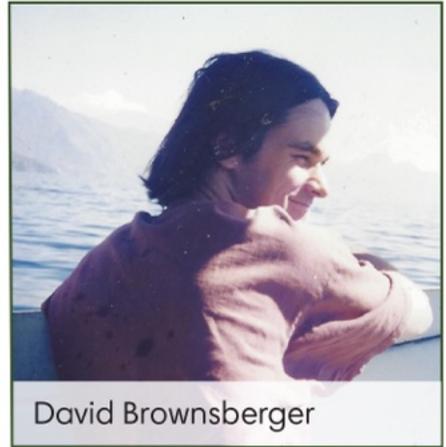
SPRING 2024

ADVERSITY INTO ACTION

David Brownsberger did not let himself be defined by his limitations. He became paraplegic at the age of sixteen after a car accident, but remained fiercely independent for the rest of his life — learning to drive himself, navigating escalators and stairs, going dancing with friends, and consistently breaking stereotypes about living with a mobility disability.

As a child, he was a skateboarder and artist, eventually graduating from the Corcoran School of the Arts & Design. David's father, Nick, recalls that David's healing process was visible in his artwork. After his accident, David became an activist, supporting disability rights, independent media, and the environmental movement.

David's father learned of his son's plan to give a significant portion of his estate to RAN after his passing, and he shared that he was proud of his son for supporting mission-based organizations making an important impact in the world.



David Brownsberger

It serves as a reminder that sharing estate plans with family members can be a valuable way to learn more about one another's interests and passions.

And sharing that RAN is in your gift planning with us can help us recognize your generosity throughout your lifetime by being listed in our Lasting Impact Circle — a community bound in a vision of a just, renewable future.

David left us in February of 2022. RAN is thankful to this tenacious man who had a passion for people and planet, and we are honored to steward his bequest.



THE GIFT THAT PAYS YOU

Charitable gift annuity rates are higher than anytime in the past 16 years, making this a great time to consider creating a charitable gift annuity (CGA). Set up with a simple contract, a CGA provides fixed, dependable payments to you (or you and a loved one) for life. A CGA can maintain or increase your cash flow, provide income that is partially tax-free, and help you save on taxes.

Here's an example: Barbara, 74, transfers \$25,000 for a charitable gift annuity. Using a rate of 6.8%* she'll receive annual payments of \$1,700 and a one-time \$11,670 charitable tax deduction. Barbara's gift makes her a member of RAN's Lasting Impact Circle (you can read more about RAN's legacy giving circle on the inside panel). If Barbara likes this way of giving, she can repeat her gift next year, when she will qualify for a 7% rate.

*A special note: Beginning in 2024, donors at least 70 ½ years of age have a one-time option to distribute up to \$53,000 from their IRA to fund a CGA. This is a perfect time to make a charitable gift annuity part of your financial and charitable plan. Can we tell you more? **Contact us at 415-398-4404 or send an email to Emily Selzer at emily@ran.org.***

*Rates, deductions and calculations will vary depending on your personal circumstances. RAN offers CGAs in partnership with the National Gift Annuity Foundation.



TAX-SMART GIVING FROM YOUR IRA

At Rainforest Action Network, we know the value of careful and long-term planning to win our campaigns — and planned gifts to RAN are a great way to support the fight for a just and sustainable future. If you have an IRA account and are 70½ or older, you have a special resource for charitable donations. Instead of writing a check, you can make “Qualified Charitable Distributions” (QCDs) from your IRA account.

A QCD is a direct transfer from your IRA to a charity, like RAN. You can give any amount, up to \$100,000 each year. If you take required minimum distributions (RMDs), QCDs count toward that amount. Here’s the tax-smart part: the amount you give using QCDs

is excluded from your taxable income, which may reduce your tax bill. You benefit from making a charitable gift even if you don’t itemize your taxes and take the standard deduction.

Making a QCD is typically easy through your IRA account’s online portal or using a check drawn on your IRA account. For additional guidance, contact your financial advisor. It’s important to keep good records of QCDs for your tax return.

If you’re not ready or not old enough to use your IRA assets for giving now, you can include your IRA in a plan for a future gift. Download or ask your advisor for an account beneficiary form,

then name Rainforest Action Network, EIN #94-3045180, as a primary or contingent beneficiary. You remain free to use these assets during your lifetime. After your lifetime, all the named beneficiaries receive their

portion. When you include RAN as a beneficiary of your retirement account, you can trust that your future gift will be put to work to **preserve rainforests, protect the climate, and uphold human rights**

Tax-Smart Giving, Part 2

Amplify your impact with a gift of appreciated stock or mutual fund shares. A quick example: imagine you purchased Apple stock in 2019. As of February 2024, your shares’ value has roughly tripled, so selling will mean paying at least \$2,000 in capital gains tax. Instead, you give the shares to RAN and claim a charitable tax deduction for their full value. RAN pays no tax on the gain, so your entire gift is put to work for people and planet.

Interested in giving this way? Contact us at 415-398-4404 or send an email to Emily Selzer at emily@ran.org.

JOIN THE LASTING IMPACT CIRCLE

When you plan for a gift to RAN as part of your legacy, you become a member of our Lasting Impact Circle – a community bound in a vision of a just, renewable future. By planning for a future gift to Rainforest Action Network, members of the Lasting Impact Circle contribute to a legacy that will protect our climate, keep forests standing, and uphold human rights.

Over RAN's 35+ years, we've learned that it takes a long-term effort to challenge corporate power and call out systemic injustice.

That's why joining the Lasting Impact Circle is one of the most powerful actions you can take. Your vision for a better tomorrow will be honored through our continued work for people and planet.

When you decide to give, let us know, and you will join people just like you who want to be part of the fight for the planet's forests, climate, and human rights.



LASTING IMPACT
CIRCLE

Contact Emily Selzer at emily@ran.org or 415-398-4404 with any questions or for more information