

A photograph of a person from behind, wearing a white hoodie, hugging a brown dog. The dog has its mouth open and tongue out, looking up. The background is a bright, golden sunset or sunrise, creating a warm, bokeh effect.

YOUR LEGACY OF COMPASSION

A Guide to Charitable Giving
for People Who Care



“ *Each time a man stands up for an ideal, or acts to improve the lot of others, or strikes out against injustice, he sends forth a tiny ripple of hope, and crossing each other from a million different centers of energy and daring, those ripples build a current which can sweep down the mightiest walls of oppression and resistance.* ”

Robert F. Kennedy (1925-1968)

Dear Friends,

I am often asked by supporters of the National Anti-Vivisection Society and other concerned individuals, "What can we do to truly make a difference for animals?"

It has only been through the generous support of caring, compassionate people like you that NAVS has been able to carry on the struggle to end the cruelty and waste of animal experimentation. Through your selfless act of giving, you are already helping create a world where innocent animals no longer suffer needlessly. For that, we thank you with all of our hearts.

For those who wish to do more, there is another important way to make a difference for future generations, and to ensure that your commitment to compassion extends beyond your lifetime. That is to remember NAVS when planning the final disposition of your estate.

To assist you in exploring the many opportunities available for supporting qualified charities such as NAVS through planned charitable giving, we have prepared this informative booklet,

which you may wish to keep with your other important papers after you have reviewed its contents.

Please remember that while we have made every attempt to present accurate and timely information, this booklet should be used only as a beginning for planning your own individual Legacy of Compassion. We strongly urge you to consult an attorney, accountant or other qualified estate planning professional to determine what course of action is best for you.

On behalf of all of us at NAVS, we thank you for your kind consideration and support.

Sincerely,

A handwritten signature in black ink that reads "Peggy Cuniff". The signature is written in a cursive, flowing style.

Peggy Cuniff
Executive Director



A LIFETIME OF CARING. A LEGACY OF COMPASSION.

Most of us would say that we've had a pretty good life...so good, in fact, that we don't want it to end. But planning wisely to ensure that our final wishes are met is an important part of responsible living. It's also an opportunity to continue making an important contribution to the future even after we're gone.

Far too many people mistakenly believe that estate planning is only for the wealthy. But that's simply not the case. Each of us, no matter what our circumstances, has an opportunity to be remembered for our generosity to the worthy

causes of our choice, and to enjoy the peace of mind in this life that comes from participating in that most rewarding of human endeavors: the act of meaningful charity.

Prudent estate planning empowers you to make your own personal mark on the future by assuring the survival of the organizations you believe in and by advancing those causes which best express your beliefs. That's why it's so important to take the time now to specify the final disposition of the fruits of your life's labor. It doesn't have to be a difficult or mysterious process. The hardest part may be just getting started.

The guidelines in the following pages should help you begin exploring what you'd like to do—and what is best in light of your individual goals and family obligations.

It is estimated that as many as three out of four Americans leave behind no will or other written instructions for the final disposition of their worldly goods. That's a shame, because not doing so deepens the anguish and pain your loved ones already feel while increasing the chances that your final wishes will not be carried out appropriately.

By taking action today, you can plan thoughtfully and thoroughly for family members, including your companion animals and other

loved ones, as well as for those charities, such as NAVS, whose work you have supported in your lifetime. Preparing a will, with the assistance of a qualified estate planning professional, will ensure that your estate is not depleted by unnecessary legal fees and estate and inheritance taxes, so that you can provide more for your loved ones and the causes you believe in.

Consulting a qualified estate planning professional will also help you focus on such important issues as the method of contribution that is most appropriate for you, how it affects your tax situation and how to best incorporate charitable giving into your overall estate planning.

Once you've made a will, it's important to keep it up to date to reflect changes in your family circumstances brought about by births, deaths and marriages. Reviewing your will also helps you ensure that it is written in accordance with current estate and gift tax laws, which can change periodically.

Estate planning experts recommend that you review your will once a year—or whenever an important family event takes place—to ensure that it continues to accurately reflect your wishes. Thoughtful, knowledgeable planning for the future—and reviewing your decisions periodically—will help you make the best use of your resources to assure a better future for those you care about most.

One day, a man walking along the beach noticed another man picking up starfish and tossing them into the ocean. Curious, the first man asked the second why, and he explained that the low tide had stranded the starfish on shore, and they would die unless they made it back into the water. "But there are thousands of starfish on the beach!" exclaimed the first man. "You couldn't possibly make a difference!" With a smile, the second man bent down and picked up another starfish and said, "I made a difference to this one!"





YOUR PLANNED GIFT TO NAVS

The National Anti-Vivisection Society was founded in 1929 by a small group of dedicated individuals passionately opposed to the use of animals in product testing, biomedical research and education.

For those who wish to leave a Legacy of Compassion that includes all living creatures, the use of animals in science can be a troubling issue. But it's one for which NAVS is proud to provide a solution. Through our innovative educational and advocacy programs, NAVS promotes smarter, more humane science while working to end the cruelty and waste of animal experimentation.

So much of the extraordinary progress that has been made over the years is thanks to those exceptional individuals who have chosen to create their Legacy of Compassion with a bequest or other planned gift to NAVS.



We know that ending the use of animals in science will not happen overnight. Planned gifts to NAVS allow for the development and implementation of innovative tools and programs that are vital to the long-term commitment required to end the cruel and archaic practice of vivisection once and for all.

Should you choose to include the National Anti-Vivisection Society in your plans for charitable giving, we can only say “thank you.” You have our eternal gratitude for your kindness and generosity on behalf of animals who cannot help themselves. You also have our deep commitment to carrying on the struggle to end animal cruelty wherever it exists.

We are proud of our effective programs on behalf of animals and are pleased to see our efforts continually recognized with high rankings by leading charity watchdog organizations such as Charity Navigator. We are also accredited by the Better Business Bureau, meeting all 20 of their stringent Standards for Charity Accountability. In addition, we have been awarded Platinum status by GuideStar, one of the nation’s largest charity watchdog organizations, demonstrating not only NAVS’ fiscal responsibility, but also our commitment to the highest level of transparency.

Your generous support will secure the future vitality of NAVS for the next generation of animal advocates, and will ensure that your Legacy of Compassion lives on for generations to come.





EXPLORING YOUR ESTATE PLANNING OPTIONS

As you consider the many issues involved in planning the disposition of your estate, it's important to remember that each of us has different goals and responsibilities. Many people, rightly so, are concerned about balancing their commitment to charitable giving with their family obligations.

Fortunately, there are many ways you can take care of those whom you love while supporting charitable organizations like the National Anti-Vivisection Society—and even gain significant tax and other financial benefits now and for the future.

ESTATE PLANNING OPTIONS

Charitable Bequests

A charitable bequest is one of the easiest ways to make a gift and enables you to leave a legacy of compassion while allowing for the full use of your assets during your lifetime. There are many ways charitable bequests can be structured. These include:

- General bequests, in which a specified dollar amount is left to a charitable organization.
- Specific bequests, in which a specific item of property is left to a charitable organization.
- Percentage bequests, in which a certain percentage of the value of the estate is left to a charitable organization.
- Residuary bequests, in which a charitable organization receives whatever is left in the estate after specific amounts are allocated to other beneficiaries.
- Contingent bequests, in which a charitable organization receives whatever is left after the death of the primary heir or heirs.

With the help of an advisor, you can include language in your will or trust specifying a gift be made to family, friends or charities such as the National Anti-Vivisection Society as part of your estate plan. In addition to leaving a “Legacy of Compassion” by which you will be remembered, the benefits of a bequest include potential for lessening the tax burden on your family.

You may wish to include language such as the following:

“To the National Anti-Vivisection Society, 53 West Jackson Boulevard, Chicago, Illinois, 60604, I bequest the sum of \$ _____ for the general purposes of the organization.”

You can contact us or your financial advisor for guidance on contingent, residual and other types of bequest language.

Appreciated Property Gifts

Gifts of stocks, bonds, mutual funds and real property can be deducted at their full fair market value and allow you to avoid capital gains tax.

Charitable Remainder Trusts

The Charitable Remainder Trust (CRT) is a deferred gift which allows you to make a charitable gift and receive a tax deduction by donating assets from your taxable estate and generate income for yourself and your family—all at the same time. With a CRT, you receive a variable income from the gift for the rest of your life. You may use securities, real estate or art work in addition to cash to create your CRT.

Life Income Plans

Life Income Plans allow you to enjoy current income tax deductions for donating a personal residence or farm while you continue to live in or use the property for the rest of your life.

Life Insurance Policies

Transferring ownership of a life insurance policy is an excellent way to leave a sizable gift—and enjoy tax deductions equal to its cash/replacement value. A contribution of life insurance allows you to support the charity of your choice without using capital. By assigning ownership of the policy to the charity, you can claim a tax deduction for a portion of the value of the donated policy. You can also deduct any money you give to the charity each year to pay any premiums that are still owed on the policy. To make a gift of life insurance, please contact your life insurance provider, request a beneficiary designation form from the insurer and include NAVS as the beneficiary of your policy.

IRA Charitable Rollover

People who are age 70 - 1/2 or older can roll over up to \$100,000 from their IRA to a qualified charity like NAVS. This can lower your income taxes.

Charitable Gift Annuity

A charitable gift annuity combines a gift with an investment, allowing you to receive an immediate charitable tax deduction along with a fixed payment for life. In exchange for a transfer of cash or property, a charity contractually guarantees to pay a specific annuity to one or two beneficiaries for life, with rates based on your age.

Donor Advised Fund (DAF)

Making a tax-deductible gift to a DAF (examples include Fidelity, Vantage and others) gives you the ability to make grants to your favorite charities now and in future years. Opening a NAVS DAF may be an option for you.

Asset Gift

You can make a gift of stock, real estate or other asset and avoid paying capital gains tax on the transfer and receive a tax saving charitable deduction.

The items listed above are just some of the many estate planning options that may be available to you. Some may seem confusing at first—and changes to the United States or state tax laws may further impact your decisions. A qualified estate planning specialist will help direct you to the solution that best meets your current and long-term needs.



MAKING YOUR FINAL WISHES KNOWN

All the careful planning you do will come to no avail if you neglect to make your wishes known to those closest to you. It's a sad fact that every year millions of dollars in assets are held in government coffers because heirs could not be found or were unaware of the existence of assets.

That's why it is so important to leave specific, organized instructions for the executor of your estate, as well as for your family members and other loved ones. Lists must be made of property that has both monetary and sentimental value. Instructions for action that must be taken immediately must be made available to those with the authority to do so.

Although far from inclusive, the following checklist can serve as a starting point for the process of gathering all the information necessary for the proper disposition of your estate.

Gather together and put in a safe place all financial and legal documents that will be relevant to the administration of your estate. Examples are birth certificates, business records, agreements, leases, insurance policies, guardianship papers, deeds, adoption papers, divorce decrees, mortgages, etc. Certain documents have special importance because they may provide monetary benefits to the estate. These include Social Security cards, military documentation, and retirement plans and annuities.

- Carry your driver's license or other relevant document needed that identifies you as an organ donor, if you have chosen to do so. Be sure to let those close to you know of your wishes.
- Make a list of advisors who have the responsibility for the administration of your estate and inform them where all relevant documents regarding your estate are kept.
- If you have a Living Will or Health Care Power of Attorney, place it with your other important papers and inform family members of your wishes.
- Prepare a list of credit cards, utilities, subscriptions and membership organizations that should be canceled.
- Compile addresses for any real estate you own.
- Make a list of any outstanding debts.
- Make a list of your doctors and dentists, and their addresses and telephone numbers, to assist family members in tracing medical histories.
- Specify your preferences for funeral arrangements and interment.
- Include additional data that may be helpful in establishing claims or locating heirs, including:
 1. Previous names you have used
 2. Citizenship or naturalization papers
 3. Additional mailing addresses you have used
 4. Parents' names, birthplaces, birth dates and naturalization numbers, if applicable
 5. Mother's maiden name
 6. Social Security numbers of spouses and children

PLANNING FOR THE SECURITY OF YOUR ANIMAL COMPANIONS

A major concern for many people contemplating how their assets will be distributed in the event of death or medical incapacity is the question of who will care for their beloved companion animals.

Those of us who have experienced the unconditional love and enduring friendship of a favorite cat, dog, bird or other creature feel compelled to provide for our special animal friends when we are no longer able to care for them ourselves. Indeed, it is our moral obligation as responsible owners to ensure that our animal companions receive the same thoughtful consideration as any other member of our family.

In 2000, the National Conference of Commissioners on Uniform State Laws adopted a Uniform Trust Code which includes a provision for the drafting of trusts specifically for the care of animals. Currently, all 50 states and the District of Columbia have adopted pet trust laws, either through adoption of the Uniform Trust Code or an independent provision of law. Check with your estate planning professional regarding the specific provisions of your state's law.

Whatever these provisions may be, it is necessary to choose a guardian for your companion animals who is willing and able to take responsibility for their care, as well as to provide money or other resources in your will or trust to cover their expenses in caring for them.





Choosing a Guardian

When selecting that special guardian, consider these important questions:

- Does this person have the time, energy and resources necessary to provide for your animals?
- Does this person know your animals and like them? Do your animals like the person?
- Does this person share your beliefs about the appropriate care of your animals?

Once you have made your selection, discuss your intentions with the prospective guardian to make sure that he or she is willing to take on the responsibility.

You must remember to also name a successor guardian in case the primary guardian you name becomes unable or unwilling to care for your animals.

Establishing a Notification System

It is also important that you establish a way for the guardians you have named to be notified of your death or medical incapacity. Also, make sure that your heirs, family members and the executor of your estate know about your animals' guardians and how to reach them in a timely manner.

In addition, you should prepare a set of written instructions specifying all pertinent information about the care of your animals. Be sure to include detailed information about any medical conditions, as well as the name, address and telephone number of their veterinarian. Keep these instructions at your residence with your other important papers. Don't put them in a safe deposit box, since several days may pass before the box is opened.

A Final Act of Friendship

Our companion animals give so much—and ask so little. Preparing for their safety, security and well-being in the event of our death is one way we have of giving back to them for their unconditional love, loyalty and companionship.

For many of us, the love and respect we feel for our companion animals extends far beyond home and hearth to all our fellow creatures. Having our lives enriched by animals and dedicated to making the world a kinder place for all animals may inspire us to honor them in an extraordinary way. We respectfully ask that you give thoughtful consideration to leaving a Legacy of Compassion that ensures that NAVS' vital, lifesaving work will continue until every animal knows compassion, respect and justice.





NAVS' MISSION

The National Anti-Vivisection Society (NAVS) is dedicated to ending the exploitation of animals used in science.

NAVS promotes greater compassion, respect and justice for animals through educational and advocacy programs based on respected ethical, scientific and legal theory. Supported by extensive documentation of the cruelty and waste of vivisection, NAVS works to increase public awareness about animal experimentation, to promote positive solutions that advance humane science, to support the development of alternatives to the use of animals, and in cooperation with like-minded individuals and groups, to effect changes which help to end the unnecessary suffering of animals.



This booklet has been designed as a brief overview of some areas you may want to consider in your estate planning and charitable giving. While we have made every attempt to present accurate and timely information, this booklet is not intended as legal advice and should not be relied upon as such. Before making any estate planning decisions, we recommend that you consult your attorney, financial advisor or estate planner.



“ I expect to pass through this world but once. Any good therefore that I can do, or any kindness that I can show to any fellow creature, let me do it now. Let me not defer or neglect it, for I shall not pass this way again. ”

Anonymous



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