

POPULATION CONNECTION

Financial and Gift Planning Ideas for Our Friends

2024, VOL. 1

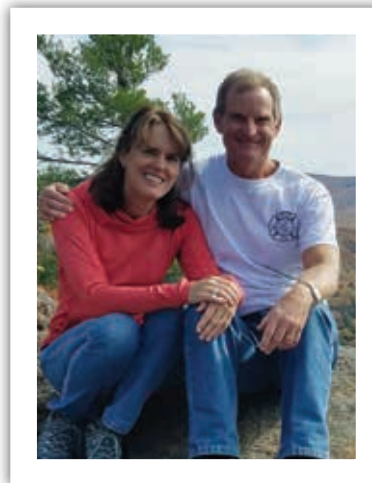
HOPE FOR A BETTER FUTURE

As a nature lover and frequent traveler concerned about the impact of rapid population growth, ZPG Society member Kevin Curtis has supported Population Connection's mission since the 1970s.

Kevin grew up in a small, friendly, Central New York town and attended public schools. His parents and grandparents understood the financial, health, housing, and sustainability benefits when deciding to have fewer children—his mom was a single child, and his dad had only one sibling. He credits his upbringing with his early awareness of the positive impact of smaller families and his larger concerns over rapid population growth. Following in his family's footsteps, Kevin and his wife, Kristin, decided to have only two children.

"The decision," he says, "was based on what we understood would be best for our family, the planet, and future generations."

Kevin received his bachelor's degree at St. Lawrence University, where he majored in psychology and minored in economics. He recalls, "Reading Rachel



Kristin and Kevin Curtis

Carlson's *Silent Spring* and Paul Ehrlich's *The Population Bomb*, along with my college coursework, illustrated the financial and health benefits of smaller families along with the positive environmental impact."

Kevin traveled significantly throughout his career and saw the challenges of rapid population growth across many areas of America—crowded roads, housing shortages, and nature lost to development. Additionally, Kevin spent time volunteering in Mexico, where he helped to build a school and an orphanage. This experience further clarified his views of the need for international reproductive rights, family planning services, and a better understanding of the negative environmental impact of rapid population growth.

Today, Kevin and Kristin are active 70-year-olds living in Central New York. They enjoy the outdoors, where they ski, play pickleball, kayak, garden, walk, and hike. They have both volunteered and supported access to reproductive health care for decades.

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Have you already notified us of your plans? Thank you!
We're grateful and honored to include you in our ZPG Society.

WHAT STORY DO YOU WANT TO TELL?

As the new year begins and you contemplate your goals for 2024, you may wish to consider creating or revising your estate plans.

Periodically reviewing key estate planning documents, including wills, trusts, and beneficiary designation forms for life insurance and retirement accounts, can ensure your plans reflect your wishes to continue protecting the earth's natural resources.

Think about these questions:

- 1. Have I included everyone I care about?** Many people choose to include charities in their estate plans after providing for their family. If you choose to include Population Connection, be sure to list our full legal name, tax ID, and address as listed in the sample bequest language below.
- 2. What's the best way to include a charity in my estate plan?** Unless there is a specific area of interest you would like to support, a bequest for the charity's "general purposes" is best. We can furnish sample language to share with your advisors.
- 3. What form should my gift take?** You may choose to leave a percentage (10%) or all the residue after

taking care of family members. Or, you may be more comfortable with a gift of a certain sum (e.g., \$25,000) or a specific bequest (e.g., 100 shares of XYZ stock). By leaving what is left over, your bequest will rise or fall with the value of the estate.

- 4. Have I anticipated the unanticipated?** Contingent beneficiaries should be named in the event the recipient you name is no longer living.
- 5. Should you alert a charity in advance?** While every charity, including Population Connection, would prefer to thank each bequest donor during their lifetime, that can happen only if we are notified of those intentions. If you include a gift to Population Connection in your will or trust, or if you name us as a beneficiary of your retirement or other fund, please let us know! We'd be delighted to honor you as a member of our ZPG Society, our recognition society intended to celebrate your commitment to fostering a more sustainable future for all Earth's inhabitants.

Need more information?

Please contact us if you have any questions or would like more information about including us in the charitable aspects of your plans.

SAMPLE BEQUEST LANGUAGE

"After fulfilling all other provisions, I give, devise, and bequeath _____% of the remainder of my estate [or \$_____ if a specific amount] to Population Connection [tax ID # 94-1703155], a charitable corporation currently located at 2120 L Street NW, Suite 500, Washington, DC 20037."

If you do include a gift to Population Connection in your will or trust, or if you've designated us as a beneficiary of your financial account, please let us know! We'll be happy to invite you to join the ranks of other forward-looking members in our ZPG Society.



We were honored to celebrate the International Day of the Girl with our East African Global Partners! Girl Up Initiative Uganda (pictured) and Kakenya's Dream (of Kenya) both empower women and girls in their communities. To view their presentation and more, please go to www.popconnect.org/virtual-events and scroll to "In Case You Missed It."

STARTING 2024 OFF RIGHT

Many individuals start the year with lofty goals they want to accomplish, but quite frequently, these plans aren't completed. You can break that pattern and start working on some of your plans now.

Do you have charitable plans in place to support the charities, like Population Connection, important to you? Solidifying your philanthropic arrangements is a terrific way to start the year on a positive note.

What should you do first?

Usually, the first step in the process is to review the preparations you already have in place to be certain they still achieve your goals. After making any necessary adjustments, it's good to consider other ways you can fulfill your objectives. Here are a few options you can use to support Population Connection:

- Create a bequest in your will or trust to provide a charitable legacy while still having resources for your present needs.

- Designate Population Connection as a beneficiary of your retirement fund or life insurance policy.
- Use your IRA qualified charitable distribution, appreciated securities, cash, or real estate to set up a charitable gift annuity and receive payments for life.
- Give appreciated securities, often with special tax benefits. (You can deduct the full value of such gifts, including any amount that would be owed in capital gains tax if sold.)
- Recommend a grant gift from your donor advised fund.

Consult with professionals

There are many details to consider when adding or changing charitable gifts in your estate plans. Talk through your objectives with the professionals who are trained to help you accomplish your ideas in the most beneficial ways for all involved.

A BETTER FUTURE *continued from Page 1*

Kevin mentioned feeling fortunate to live in a community with a stable population and leaders who are planning for the future, with managed growth that includes the preservation of open spaces, farmlands, trails, and forested areas.

Population Connection is grateful to the Curtises for including a gift to our organization in their will.

“We chose a legacy gift for Population Connection because we hope for a better future, a healthier planet, less conflict, and more prosperous families through a lighter human footprint on our shared planet. Population Connection furthers the understanding of the dynamics related to population growth. Wiser, more informed decision making is the result.” He adds that Population Connection’s work helps “inform the path to expanding family planning

services, a more sustainable environment, and room for the many species who share our world.”

The Curtises chose to invest in the future with a legacy gift to Population Connection. By including Population Connection in their estate plans, the Curtises have ensured this essential work will continue until we finally achieve our goal of a people and planet in balance.

We are so grateful for the Curtises’ investment in our work and their long-term commitment to global population stabilization. It is an honor to have Kevin and Kristin as members of our ZPG Society! Please contact us at legacy@popconnect.org if you’re interested in learning how you can include a gift to Population Connection in your will or other estate plans. You may also go online to create your will for free at www.freewill.com/populationconnection.

For other ideas about including Population Connection in your estate plans, visit www.popconnect.org/legacy.

SEE WHAT A WILL CAN DO

The will and other estate plans that you create now can make a difference in the future. Take this quiz and see how much you know about the benefits of having a well-written will. It can make your life easier and provide benefits for future generations.

1. Your will and other plans can include provisions:

- A. Minimizing the expenses of settling your estate.
- B. Possibly saving taxes.
- C. Matching your property with the needs of your heirs.
- D. All of the above.

2. Estate plans take care of your family's future by:

- A. Including a will to protect your heirs from unnecessary expenses.
- B. Having trusts and other financial planning vehicles in place to protect children, grandchildren, nieces, and nephews.
- C. Taking care of children and managing property left to them through a will.
- D. All of the above.

3. Without a will, you may run into problems such as:

- A. Your assets being distributed by state laws, which do not take into account differing needs of survivors.
- B. Dealing with state laws that do not recognize special friends you want to favor with an estate gift.
- C. Your charitable giving wishes, such as a gift to Population Connection, being ignored.
- D. All of the above.

4. Your will can also be a vehicle for:

- A. Making a charitable gift in honor of a special person. A memorial bequest lives on, providing a needed gift and paying tribute to someone you wish to honor.
- B. Ensuring your wishes are properly recorded.
- C. Giving you peace of mind about how your estate will be distributed.
- D. All of the above.

The correct answer for each question is D. If you would like to learn more about the benefits of using a will to support Population Connection, please contact us.



Our Guatemalan-based Global Partner, Wuqu' Kawoq (Maya Health Alliance), delivers reproductive health education and services to rural communities in Guatemala. Led by indigenous Maya, Wuqu' Kawoq provides health care to more than 10,000 patients a year.



 **POPULATION
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America's Voice for Population Stabilization

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Masthead photo: Polallie Creek in the Mt. Hood National Forest, Oregon. © Chaney Swiney