

POPULATION CONNECTION

*Financial and Gift Planning Ideas
for Our Friends*

2024, VOL. 2

GIVING FROM YOUR IRA

Did you know if you are 70½ or older, you can make a gift directly to Population Connection from your traditional individual retirement account (IRA)? Continue reading for more information about this tax-wise way to give and see if giving through your IRA is the right choice for you.

Here are some of the benefits of making your charitable gifts from your IRA.

- You may generally give any amount up to \$105,000 this year directly from your IRA. These gifts are called qualified charitable distributions (QCDs).
- If you do not expect to itemize your deductions or if your deductions are limited, you may find QCD gifts to be especially beneficial.
- When you give directly from your IRA—rather than withdrawing these funds—you won't increase your adjusted gross income or subject your Social Security income to more taxes. QCDs are considered “tax-free” gifts!
- These gifts can count toward all or part of your annual required minimum distribution (RMD). While IRA owners age 70½ or older can make gifts directly to charities from their IRAs, the minimum age for taking RMDs is 73.

- If you find you can continue adding to your IRA after age 70½, the amount of QCD gifts you can make will be reduced.

Can I use my other retirement plan assets to make these gifts?

- No, the QCD is only possible with a traditional IRA. However, it is possible to roll funds from other retirement plans into your traditional IRA to take advantage of a QCD.

How else can I give through my IRA or other retirement plans?

- Consider making Population Connection the beneficiary of your retirement plan(s). As a charitable organization, Population Connection will not have to pay income taxes on the funds when we receive them, as an individual would. If you have heirs, consider providing them with other assets from your estate.

Please contact your advisor with any questions regarding your specific circumstances. We are also available if you want more information about making your charitable gifts through an IRA.

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

BLEND GIFTS FOR A GREATER IMPACT

If you have been contemplating the best way to expand your support of Population Connection, why not consider “blending” your gifts? This allows you to further our mission throughout your lifetime and continue your support with a legacy gift to Population Connection.

There are many ways this can be accomplished:

- Continue making QCDs over time to fulfill any pledge payments or other commitments.
- Name Population Connection as the beneficiary of your retirement plan and leave other assets to loved ones. Your retirement plan assets are some of the most heavily taxed if left to family members.
- Make a bequest to us in your will or living trust. You can choose whether you’d like to leave the residue, a percentage of what is left, or a specific amount or asset.
- Designate us as the beneficiary of an existing life insurance policy or give a policy outright. Policies no longer needed for their original purposes can be wise gifts.



Our partner, Women for Conservation, protects Colombia’s biodiversity by empowering women through workshops and training for conservation, education, sustainable livelihoods, and family planning. The organization draws the critical links between gender inequality and environmental degradation.

Lifetime payments

You can establish a **charitable gift annuity** today to enjoy fixed lifetime payments and a tax deduction. Your increased cash flow can be used to make gifts to Population Connection over your lifetime.

A **charitable remainder trust** is another way to receive an income stream. You may choose whether a fixed amount or one that will vary with asset values over time is better for your situation. When the trust ends, the property in the trust passes for our benefit, much as if you had left it in your will. You are entitled to a substantial income tax charitable deduction when you choose to accelerate your “bequest” utilizing a trust.

Want more information?

Please contact us at legacy@popconnect.org or 202-974-7756 if you have any questions or would like more information.

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.

ROB VERNER'S DEDICATION TO PROTECTING OUR ENVIRONMENT

What attracted you to the cause of population and the environment?

One of the most profound experiences of my life occurred in the Appalachian hills around Ohio University. I was hiking in the woods and came across an abandoned coal mine. I went in a few feet, but it was quite dark and, frankly, scary. There was a small stream flowing out of the mine so I followed it. The water in the stream was a red-orange color, and no plant life was living along the creek bed, which I assumed was due to the high acidity from the sulfur in the coal. After a short distance, the stream flowed into a larger stream, and the contrast was stunning. Upstream from the juncture was lush with plant life and insects; downstream was dead—no life at all.

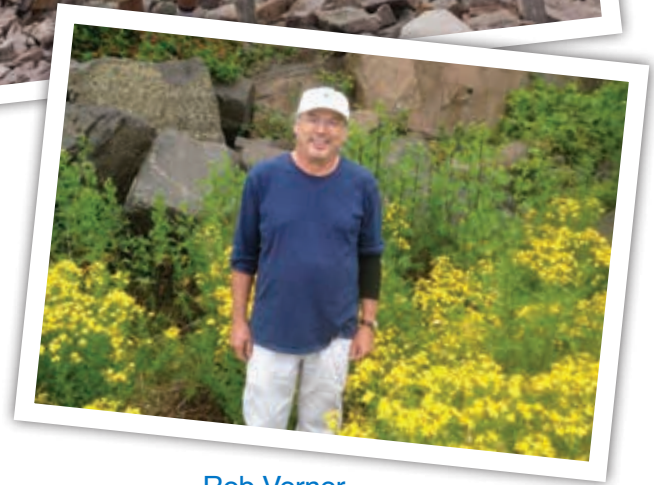
This experience had a far-reaching impact on me, more than any speaker, book, or article could, and I still get emotional thinking about it. My lifelong dedication to protecting our environment originated from that scene. My support for Population Connection is an important part of that commitment.

Tell us a little about yourself.

I grew up in Cleveland and attended Ohio University, earning a bachelor's degree in general studies. Next, I attended Case Western Reserve University where I received a BA in nursing. I worked as a psychiatric nurse for about 20 years.

After nursing, I returned to school and attended Kent State University for a master's degree in economics and a doctorate in business administration. I taught economics, finance, statistics, and nursing at a small college for about 24 years until retirement in 2016.

I enjoy spending time with my wife, Peggy, and my family, including watching



Rob Verner

our grandchildren. I also like to garden, play golf, bike, hike, and watch movies. We love to travel, and some of my favorite trips were to the Canadian Rockies, the Maritime Provinces of Canada, and Morocco.

Were you aware and/or involved with advocacy issues before you joined Population Connection?

I became politically active in college and have tried to remain so since. I was elected twice to the local school board and served for eight years. I have worked on several political campaigns and been involved in various community groups over the years.

continued on Page 4

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

ROB VERNER'S DEDICATION ... *continued from Page 3*

Why do you support Population Connection?

I became aware of the population connection in 1970 when I took part in the first Earth Day. I was a freshman at Ohio University, and as a sign of our support for the environment, we wore red armbands. Things were different then.

Our planet is only capable of sustainably supporting a limited number of people. That is not an opinion; it is a fact. We could argue about what that number of people would be, but there is a limit. I taught college-level economics for over 20 years and would often use the example of wild-caught salmon. Some people believe that wild-caught salmon is superior to farm-raised salmon and, therefore, the only kind that they should eat. However, you then need to ask yourself, “Just how much wild salmon can we sustainably harvest? And how many people can we sustainably feed?”

What role does Population Connection play?

I believe that Population Connection is the only organization that presents an explanation of why bigger is not necessarily better and that a stable, or even smaller, population might be the best thing for the planet. Many articles about the “dangers” of a declining population suggest that the biggest threats are not enough workers and not enough social security collected. I would offer that more productive labor can produce more wealth than unskilled labor and solve any labor shortage. You can have more goods and services (GDP) per person by either having a bigger economy or by having the same size economy and fewer people. Growth can be achieved if we define growth as better, more sustainable products and services.

I have discovered in conversations that most people have never heard of an alternative to “more is better.” Less can also be better—especially for the planet. As a society, we have to evolve in a way that minimizes our environmental impact and begins to repair the damage already done. This will require a significant change in values for many people.

Tell me about the decision to include Population Connection in your estate plans.

Many people my age are concerned about not having enough money for retirement and becoming a burden on their children and family. They also care about social causes and want to leave a legacy to those organizations. Funding a charitable gift annuity with my IRA allowed me to provide for my retirement and donate to one of my favorite nonprofits. My qualified charitable distribution (QCD) was transferred directly from my IRA and did not incur any tax liability by staying within the limit set by Congress.* I also met my required minimum distribution (RMD). I will receive income for as long as I live, and when I die, I know Population Connection will receive the funds that remain.

We appreciate Rob’s investment in our work and his long-term commitment to global population stabilization. It is an honor to count Rob as a member of our ZPG Society! If you’re interested in learning how you can establish a charitable gift annuity, give through your IRA, or include a gift to Population Connection in your will or trust, please contact us at legacy@popconnect.org or 202-974-7756.

*A special one-time transfer of up to \$53,000 per person this year may be made from a traditional IRA to establish a charitable gift annuity with Population Connection.



 **POPULATION CONNECTION**
America’s Voice for Population Stabilization

Victoria Wright, MPA
Director of Planned Giving
202-974-7756

Population Connection
Development and Gift Planning
2120 L Street NW, Suite 500
Washington, DC 20037
legacy@popconnect.org
202-974-7756

Masthead photo: Colorado wildflowers. © Valentina Gatewood