

# POPULATION CONNECTION

*Financial and Gift Planning Ideas for Our Friends*

2024, VOL. 3

## PAYMENTS FOR LIFE

Every individual has a different motivation for giving, but often, the underlying theme is the desire to make your mark on the world. Why not give in a way that provides for financial needs while also supporting us?

With a charitable gift annuity, you can make a gift to Population Connection and receive payments for life for yourself or for yourself and another person. Here are the details:

### Attractive payments

Gift annuities provide lifetime payments for yourself and/or your spouse or another loved one, while also providing a generous charitable donation to Population Connection. The amount and frequency of payments are determined when the gift annuity is established, and your payments never change, regardless of economic conditions.

### Higher rates

The annuitant's age, whether there will be one or two payment recipients, investment return assumptions, and other factors are all considered when determining payment rates and tax benefits. The gift annuity rates are reviewed periodically by the American Council on Gift Annuities and

are subject to change. Recently, they have increased dramatically. Once you establish your charitable gift annuity, your payments are fixed, based on the current rate available to you.

### Possible tax savings

Since a portion of the assets used to create your gift annuity will eventually be used for charitable purposes, you are entitled to a federal, and possibly state, income tax deduction in the year of the gift, which may enable you to itemize. Additionally, for a period of time, a portion of each payment may be received free of income tax or taxed at a lower rate than other income.

### Learn more

To learn more, return the enclosed card or contact us at [legacy@popconnect.org](mailto:legacy@popconnect.org) or 202-974-7756.

### Gift Annuity Payment Rates

*Selected Rates for One Person*

Age	Rate
90+	10.1%
85	9.1%
80	8.1%
75	7.0%
70	6.3%

*For illustrative purposes only. Please ask for current benefits and rates for other ages.*

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

# MORE REASONS FOR GIFT ANNUITIES

You can use a charitable gift annuity to arrange additional income for yourself and/or a loved one now while also supporting Population Connection in the future.

## Some things to keep in mind

- While a gift annuity is often a popular choice for supporting your favorite charity, this year offers a special incentive—gift annuity rates have recently increased. (See chart for details.)
- There are many ways to fund a charitable gift annuity. You can transfer cash, stocks, the proceeds from the maturity of bonds, or other acceptable assets, such as marketable real estate. Funding charitable gift annuities with appreciated securities can also be a great option. Your deduction is calculated on the current fair market value of the stock, not on your cost basis. A large part of your capital gains tax is avoided, with the rest reportable over your life expectancy.
- Additionally, you can now use your IRA QCDs to fund a charitable gift annuity. A new provision allows you to make a one-time transfer from your IRA directly to Population Connection in exchange for a CGA. Please reach out if you would like more information about funding a CGA with your QCD!

- The charitable deduction available for a gift annuity may enable you to itemize on your 2024 income tax return.
- If you don't currently need more income, consider the benefits of a "deferred gift annuity." With this plan, you fund your gift annuity today but choose to have the payments begin later. Because payments are deferred, rates are higher when payments start. This can be an excellent way to make gifts while providing for a higher income in the future should it be needed.
- Most importantly, you can be confident that your gift will help Population Connection build a more sustainable future for the planet and all its inhabitants!

## More information

If you want to learn more about establishing a charitable gift annuity with Population Connection, please return the enclosed reply card or contact us at [legacy@popconnect.org](mailto:legacy@popconnect.org) or 202-974-7756 for a personalized illustration of the payment rates and tax benefits you might enjoy in your specific circumstances.



Our partner, Seeds for a Future, fosters community development in rural Guatemala that integrates permaculture, nutrition education, and micro-business opportunities. As children and other family members experience better nutrition and health, families, and especially women, make new decisions about education, employment, microbusinesses, and even family planning.

## AUGUST IS NATIONAL MAKE-A-WILL MONTH!

This yearly reminder is just the motivation some folks need to finally sit down and create their will. Go to [www.freewill.com/populationconnection](http://www.freewill.com/populationconnection) to find more information on creating a free will.

If you do include a gift to Population Connection in your will or trust, please let us know! We would love to welcome you as the newest member of our ZPG Legacy Society.



# HOPE FOR THE FUTURE

Rebecca Weiner joined Population Connection in 2019, but she was introduced to our organization as a child by her mother, who was a member in the '70s when we were known as Zero Population Growth or ZPG. Rebecca loves the way Population Connection “makes the connection” between individual family planning choices, the economy, the environment, and everything else: “The personal truly IS political!”

Rebecca grew up on a farm in Upstate New York, outside of Rochester. In high school, she discovered the works of Barry Commoner, Joan Dye Gussow, Rachel Carson, and Paul Ehrlich, which helped shape her views on environmentalism and the impacts of population growth. She received her bachelor's in history, with a focus on modern Chinese history, from Yale University. After college, Rebecca worked as an interpreter before moving to China as a teacher in 1987. She worked in various jobs in China for 12 of the next 15 years.



Rebecca and Mike Weiner

## Witnessing environmental impacts

After moving, she recalled “coming to grips with the environmental and social impact of China’s enormous population, especially following economic development, as well as with the horrors caused by China’s coercive one-child policy.” She left China temporarily after Tiananmen Square and the tragic loss of one of her students. “That experience reinforced my love of my own country and of the rule of law,” she said.

Rebecca loves to read in her spare time and participates in Population Connection’s *Page Turners* book club. She also enjoys hiking, biking, swimming, and dancing as well as film, theater, and music. Rebecca and her husband, Mike, also enjoy traveling, which they try to do thoughtfully in terms of their carbon footprint.

## Providing education

Rebecca also volunteers for Planned Parenthood. She believes intentional decision-making about family size, supported by voluntary programs ensuring access to the full range of modern family planning, is the best tool for addressing everything from overpopulation and child welfare to climate change.

“Everyone has the right to make their own decisions about something as deeply personal as family size,” she said, “but these decisions are not made in a vacuum.”

“Ensuring easy access to voluntary family planning services is the bare minimum to help prevent the linked scourges of unwanted pregnancies and childhood poverty.” She went on to say: “We must also ensure young people have information about the many benefits—health, family, personal economics—of waiting to have children.”

Rebecca and Mike have one biological child, and they have also been licensed foster parents.

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For other ideas about including Population Connection in your estate plans, visit [www.popconnect.org/legacy](http://www.popconnect.org/legacy).

# HOPE FOR THE FUTURE ... *continued from Page 3*

Over the years they cared for and helped raise several children. To Rebecca, loving kids and families goes hand-in-hand with supporting family planning. She also noted that waiting until her late thirties to have a child, and stopping at one, gave her freedom and flexibility in life—and allowed her to support causes like Population Connection. “Emphasizing the personal benefits of family planning may be the most effective tool in ending rapid population growth,” she said.

## Creating a legacy

“Including a gift to Population Connection in my will was a natural choice, given my values,” she mentioned. “My legacy gift is a powerful way to help ensure my grandkids, great-nieces and -nephews, and all creatures great and small can still enjoy a healthy life on this planet for years to come.”

By including Population Connection in her estate plans, Rebecca chose to invest in the future

and carry on this essential work until we finally achieve our goal: a people and planet in balance.

Despite everything happening in the world today, Rebecca remains hopeful: “I am confident the current plague of populist strongmen and science deniers will flame out and pass, the rule of law will hold, and we will collectively keep muddling through—and making things better. Many women and others awakened by the loss of Roe are already helping turn the tide.”

“After all,” she added, “making the ‘Population Connection’ is one hugely important way to help bridge to that better future.”

*We are so grateful for Rebecca’s investment in our work and her long-term commitment to global population stabilization. It is an honor to have Rebecca as a member of our ZPG Society! If you’re interested in learning how you can include a gift to Population Connection in your will or other estate plans, please contact us at [legacy@popconnect.org](mailto:legacy@popconnect.org).*



Seeds for a Future staff member, Julio, teaching in the garden.

## 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 remember Population Connection in your estate plan, please let us know! We’ll be happy to invite you to join the ranks of other forward-looking members in our *ZPG Society*.



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

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Masthead photo: Wisconsin River in Merrill, Wisconsin.  
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