

POPULATION CONNECTION

Financial and Gift Planning Ideas for Our Friends

2025 VOL. 3

Masthead photo: Plitvice National Park in Croatia by ZPG Society member Jane Robbins

GIFT ANNUITIES WORK WELL WITH OTHER PLANS

Planning for the future and providing for loved ones are goals on many people's to-do lists. Although it can seem like an overwhelming task, creating a will is an important first step.

But did you know that certain planning tools work in conjunction with a will and can provide immediate support to loved ones—or even to you? A charitable gift annuity (CGA) is a terrific way to arrange assistance while also making a gift, as it provides you with lifetime payments while supporting Population Connection's work. A CGA is a simple, heartfelt way to give back while taking care of your financial future.

- A CGA is an agreement between you and Population Connection. In exchange for your generous gift, we provide you with fixed payments for life, backed by the full faith and assets of our institution.
- Your CGA payments will continue throughout your life and/or the life of a loved one; upon your death, the remaining balance will support our mission.
- The payment rates vary based on the age of the annuitant(s) at the time the CGA is established. (See the chart for rates.)

Gift Annuity Payment Rates	
<i>Selected Rates for One Person</i>	
Age	Rate
90+	10.1%
85	9.1
80	8.1
75	7.0

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

- A CGA comes with several potential tax benefits:
 - A portion of your gift is considered a charitable contribution and may be eligible for a deduction on your income taxes.
 - Part of your payments may be tax-free for a number of years, depending on your age, type, and size of gift.
 - If you fund your annuity with appreciated assets like stock, you may be able to reduce or spread out capital gains tax, which can be a smart way to make the most of your giving.
- Your payments are secure and fixed for your lifetime. And you'll know your generosity is building a better future.
- You are making a thoughtful gift to support Population Connection's vital work for years to come.

More information

Please return the enclosed reply card or contact us at legacy@popconnect.org or 202-974-7756 for more information. We would be happy to share a personalized illustration of your payment rate and tax benefits you might enjoy in your specific circumstances.

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

QUESTIONS ABOUT CHARITABLE GIFT ANNUITIES?

Here are the answers to some frequently asked questions about gift annuities. Read on to see if a CGA might be the perfect way of providing for your current financial needs while supporting Population Connection's critical work.

Q. What determines the size of each payment?

A. A number of factors determine the payment size, including the amount you give (minimum \$10,000) and the annuitant's age when payments begin. Please reach out to learn more about how your specific circumstances can affect your annuity payments.

Q. Why does my age affect the rate of payment I receive?

A. Generally, the older you are when your CGA begins, the higher your rate of payment. This is because your payments include the return over your life expectancy of a larger portion of the amount you transferred for your gift annuity. You must be at least 70 years of age when your payments begin; for a joint annuity, the younger person must be 70.

Q. What if I outlive my life expectancy?

A. Payments will be made for as long as you live. A charitable gift annuity agreement with us is irrevocable and legally binding. You will continue to receive payments from Population Connection for your lifetime, even if you outlive the estimated life expectancy on your agreement.

Q. Are payments affected by interest rates or economic fluctuations?

A. No. Payments are never lowered or raised, regardless of changes in interest rates or the economy. All net assets of Population Connection stand behind your payments.

Q. Can I fund my CGA with stocks, bonds, or other securities instead of cash?

A. Yes! We would be happy to talk with you about the process of creating a CGA with a gift of stocks, bonds, or even using your IRA QCD. Please reach out so we can discuss your specific circumstances.

If you give a low-yielding asset, you may also be able to increase your income since a

gift annuity may pay more and be taxed more favorably than other income.

Additionally, if the securities have increased in value, you may be able to avoid capital gains tax on part of the appreciation. Any remaining tax can be spread out over a number of years if you and/or another person are receiving payments.

Q. Will my CGA be part of my estate?

A. Not generally. If payments are made to you only, the gift portion goes directly to Population Connection, thus avoiding the expense and delay of probate and eliminating estate taxes that could otherwise be due. If you establish a joint CGA with your spouse, you can feel good knowing the payments will continue for the rest of their lifetime as well. Please contact your financial advisor for more information on the best path for your personal finances.

Make a difference today

Do you have any additional questions about CGAs or want to explore your options? We would enjoy hearing from you! Return the enclosed reply card or contact us at legacy@popconnect.org or 202-974-7756 for more information.



Our Global Partner in Guatemala, WINGS, provides quality reproductive health care and education to rural, low-income, and indigenous residents. Their Youth Peer Education Program trains and empowers young leaders to share health information and service referrals, including the individuals above who are holding a variety of contraceptive methods to discuss with their peers.

TAKING A STAND FOR WOMEN'S RIGHTS

The ZPG Society recognizes our most committed members, who have chosen to leave a lasting legacy to Population Connection through a gift in their will or other estate plan. We recently interviewed one of our newest ZPG Society members, Linda Darin, to discover more about her fascinating life as well as her passion for stabilizing population by elevating women's reproductive rights.

As the oldest of four siblings, Linda knew from a young age that she did not want children. Raised to believe that a woman's main role in life was to be a mother, she felt like a rebel in choosing not to do so.

In the early 1970s, Linda majored in sociology at Wayne State University, where she became actively involved in politics, joined a women's liberation group, and took a population class that particularly piqued her interest.

During this time, she canvassed neighborhoods in her hometown of Detroit, Michigan, to support a referendum legalizing abortion in the state. She remembers discussing population issues and the importance of reduced family sizes with local residents.

Advocating for women

Linda later earned a master's degree in public health with a focus on maternal-child care, then served with the U.S. Peace Corps in the Philippines. During her time there, she was frustrated to learn that a new local program to dispense birth control was failing because it distributed information materials that had been mistranslated into the local languages. This mistake led to misunderstanding and a lack of popularity for the birth control initiative—reinforcing for Linda the need to improve public outreach and to offer higher quality family planning programs.

After volunteering abroad, Linda worked as a mental health therapist for a nonprofit serving Pinellas County in Florida, where she assisted



Linda Darin visiting Argentine Patagonia

and advocated for women and children who were experiencing homelessness, domestic violence, and child abuse.

Later, Linda taught sociology for 13 years at a community college in Tampa. She mentioned, “I never strayed away from addressing with my students the importance of a woman's right to choose.” She always feared her students would complain to the college's dean but was surprised that her “radical” teaching was never challenged. Linda noted, “Today, education in Florida is extremely different—it's now dominated by conservative politics that prevent the teaching of any classes related to topics like gender studies.”

Not backing down

Currently retired, Linda serves as the treasurer of her local chapter of NOW (National Organization of Women). For the past 20 years, they have sponsored an annual rally in downtown St. Petersburg, Florida, to celebrate the abortion rights established by *Roe v. Wade* in 1973.

However, since the case was overturned in 2022, the annual rally has transformed from a celebration into a protest. This year, she reported that their

continued on Page 4

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

TAKING A STAND FOR WOMEN'S RIGHTS ... *continued from Page 3*

rally made the front page of the *Tampa Bay Times*, raising considerable attention. "These rallies may seem useless," said Linda, "but they let people know we're here—and that we're not backing down."

When asked what she believes is the best way to address rapid population growth, Linda responded that every woman should have the right to choose whether or not to have children. She has traveled extensively throughout the world and witnessed the effects of poverty on large families, an issue she knows can be improved if women gain access to affordable reproductive health care. In addition, Linda emphasized that educating girls and women is exceedingly important. "I firmly believe, when women get more education, they want fewer children," she explained.

Leaving a lasting legacy

These issues are so important to Linda that she decided to include a gift to Population Connection in her will earlier this year, ensuring our work can continue well past her lifetime. "My relatives have

enough money," she mentioned. "It makes me feel good to know that when I die, my money will go toward something useful."

With a generous bequest in her will, Linda will sustain our critical work for years to come. We are deeply honored and grateful for her membership in the ZPG Society, as well as her commitment to a more sustainable, equitable future.

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 to find more information on creating a free will in as little as 30 minutes.

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.



#Fight4HER activists gathered in New Hampshire last year as part of our joint canvassing campaign with Population Connection Action Fund to raise awareness about the critical importance of international family planning programs and repealing the Global Gag Rule.



 **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