

POPULATION CONNECTION

*Financial and Gift Planning Ideas
for Our Friends*

2025, VOL. 4

SMART GIVING STRATEGIES FOR 2025

Making year-end donations to Population Connection can be as simple as writing a check. However, why not consider other giving options? Contributing through other vehicles can offer certain tax benefits to you while providing an impactful gift to Population Connection. Here are some options to consider:

Donate through your IRA. If you are 70½ or older, making Qualified Charitable Distributions (QCDs) directly from your IRA can support our work without increasing your taxable income. If you're required to take minimum distributions (RMDs), then your QCD can satisfy some or all of your RMD. This year, you can make QCDs up to \$108,000 (or \$216,000 for couples with separate IRAs).

A QCD can take longer to be issued by your financial institution and received by your intended charity. Be sure to plan your gift early enough to allow the transfer to your favorite charity by Dec. 31.

Give noncash property. Noncash property includes publicly traded securities, like stocks, bonds, and mutual funds. With a gift of securities, you can avoid capital gains tax, and you may benefit from a charitable deduction equal to the value of the securities.

Consider a Donor-Advised Fund (DAF). A DAF enables you to make tax-deductible gifts to a charitable investment account and then distribute those funds to the causes you care about most. Establish your DAF by making an irrevocable, tax-deductible donation to a DAF-sponsoring organization, like your local community foundation or financial institution. You'll receive an immediate tax deduction for your contribution, and you can recommend grants to qualified public charities of your choice, such as Population Connection.

Give to itemize. Making an extra charitable gift this year can boost the sum of your total deductions over the standard amount, allowing you to save taxes by itemizing. This is sometimes called "bunching" your deductions.

Learn more

By taking the time now to carefully consider how to give, you can help ensure your year-end gifts are both meaningful and tax-advantageous. Please contact us at legacy@popconnect.org or 202-974-7756 if you would like more information on any of these gift options!

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

TAKING STOCK OF YOUR YEAR-END GIFTS

Your year-end gift to Population Connection can make a real difference in advancing our mission—and it can benefit you, too. By donating assets other than cash, you may be able to maximize your tax savings while supporting the work you care about most. You can test your knowledge about this popular year-end giving strategy using our quiz below:

- 1. What are the advantages of donating appreciated securities (like stocks, bonds, or mutual funds) instead of cash?**
 - A. You receive a tax deduction for the full amount if you itemize.
 - B. You avoid paying capital gains tax on the increase in value.
 - C. You may deduct the amount of the gift over multiple years.
 - D. All of these.
- 2. To deduct the full fair market value, how long must you have owned the securities?**
 - A. 30 days.
 - B. Six months.
 - C. More than one year.
 - D. 10 years.
- 3. Which type of securities generally provides the greatest tax benefit?**
 - A. Assets you purchased this summer that have doubled in value.
 - B. Assets you have owned for five years that have tripled in value.
 - C. Assets that no longer pay dividends.
 - D. Assets that have lost 10% of their value over the last year.
- 4. If you donate \$25,000 worth of long-term securities that you originally purchased for \$5,000, what amount can you typically deduct?**
 - A. \$5,000 (your cost basis).
 - B. \$20,000 (your capital gain).
 - C. \$25,000 (the fair market value).
 - D. None of these.
- 5. When is your gift considered complete for 2025 tax purposes?**
 - A. When you decide to make the donation.
 - B. When you contact your broker.
 - C. When the stock is transferred to Population Connection's brokerage account.
 - D. When we sell the stock.



Population Connection member Janice Carr, of Los Altos, California, volunteering to raise awareness on population issues in her community.

Answers

- 1. D.) All of these.** When you donate appreciated securities directly to Population Connection, you avoid paying capital gains tax on the appreciation while still receiving a deduction for the full fair market value. You can also carry forward any excess deduction for up to five years.
- 2. C.) More than one year.** To qualify for the full fair market value deduction, the securities must be held for more than one year, making it long-term capital gains property.
- 3. B.) Assets you have owned for five years that have tripled in value.** Long-term appreciated securities provide you the maximum benefit because you bypass capital gains tax while qualifying for the largest charitable deduction.
- 4. C.) \$25,000 (the fair market value).** For appreciated securities held more than one year, you can deduct the full fair market value at the time of the gift, and you avoid paying any capital gains tax.
- 5. C.) When the stock is transferred to the charity's brokerage account.** The gift is complete when Population Connection has full control of the stock, which occurs when it's transferred to our brokerage account.

If you would like to make a gift of stock or other securities, please contact us at legacy@popconnect.org or 202-974-7756 to learn how!

GIVING THROUGH DONOR-ADVISED FUNDS TODAY AND TOMORROW

With the increasing popularity of Donor-Advised Funds (DAFs), more and more people are using them to support their charitable interests. Many of our supporters make their annual gifts to Population Connection with distributions from their DAFs.

If you have a DAF in place, you can contact your sponsoring organization to recommend a grant to Population Connection by providing them with the following information:

Legal name: Population Connection

Federal tax ID #: 94-1703155

Secure mailing address:

Population Connection

PO Box 97129

Washington, DC 20090-7129

Physical address:

2120 L Street NW, Suite 500

Washington, DC 20037



In parts of rural Kenya, parents educate only their sons, providing little hope for their daughters, whose futures often lead to child marriage and early childbearing. Fortunately, our Global Partner Nasaruni Academy for Maasai Girls delivers schooling to disadvantaged girls, providing education and life skills that empower them to choose their own paths.

After you've requested a DAF gift be sent to Population Connection, please be sure to contact us and let us know the amount as well as the sending institution so we can verify when the gift arrives, properly thank you, and share how your contribution is making an impact on our vital work!

What about future gifts?

You can continue your legacy of support for Population Connection by naming us as the beneficiary of a terminating DAF. In most cases, this is a simple process (similar to naming a beneficiary of a retirement plan or life insurance policy). Contact your DAF administrator for more information and instructions.

To learn more about making a year-end gift or other ways to include Population Connection in your legacy plans, contact us at 202-974-7756 or legacy@popconnect.org.

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.

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

OUR SINCERE THANKS

We want to take a moment to thank you for all your support of Population Connection this year. Your generosity makes our work possible, and we are deeply grateful.

Your dedication to our critical programs is the heart and backbone of this movement. With your help, we're educating the next generation about the perils of rapid population growth and advocating for increased funding for family planning programs and reproductive health care worldwide.

We're especially thankful for passionate members like you, who propel our mission forward and rally each day by writing to your local newspapers, talking to your friends and family, and donating to our vital programs. You make a profound difference.

Many of our supporters choose to make an enduring impact by including Population Connection in their estate plans. Whether by making a gift in your will, designating Population Connection as a beneficiary of a retirement plan, life insurance policy, or donor-advised fund, or by establishing a charitable gift annuity, your thoughtful planning today can yield powerful results for tomorrow.

If you already are a member of our ZPG Society, thank you! You make our work possible, spurring momentum and inspiring all of us to continue fighting for global population stabilization. If you are considering including a gift for Population Connection in your estate plan, we hope you'll let us know! We rely on our far-sighted supporters like you to help ensure our education, advocacy, and grassroots initiatives continue well into the future.

Thank you again for your commitment to Population Connection and our shared vision of a healthier, more sustainable world. For more information about how to include Population Connection in your estate plans, contact us today at legacy@popconnect.org or visit www.popconnect.org/legacy.



The Population Education Leadership Institutes offer immersive training for educators looking to deepen their expertise and take a volunteer role in promoting Population Education. During the 2025 Leadership Institute, participants took part in the K-2 classroom activity "Crowding Can Be Seedy," which helps young learners understand carrying capacity and population density.

With our great appreciation,

A handwritten signature in black ink, appearing to read "Victoria Wright".

Victoria Wright, MPA

A handwritten signature in black ink, appearing to read "M. Cadwallader".

Malissa Cadwallader, MPIA



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



Malissa Cadwallader, MPIA
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 **POPULATION CONNECTION**
America's Voice for Population Stabilization

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