

Photo © Kathy Barefield

Gift Annuities Made Easy:

A Gift That Gives Back

Ocean Conservancy®

Make a Donation and Receive Lifetime Income in Return While You Create Your Ocean Legacy

Imagine the ocean 100 years from now...

At Ocean Conservancy, we work to create a healthier, thriving ocean—not just today, but for generations to come. We may not be able to see the results right away, but our children and grandchildren will thank us for the change we are making possible. The work we do right now to reduce plastic pollution, protect marine life, promote clean energy and end overfishing will have a long-lasting impact beyond our own lifetimes.

You can protect the ocean today and for years to come when you create a charitable gift annuity with Ocean Conservancy.

How Does It Work?

- You irrevocably donate cash or appreciated securities worth $10,000 or more to Ocean Conservancy. In return, you will receive fixed payments for life.
- Your payment rate is based on your age (payments start at 65 or older) and will never change, no matter how long you live or how the market fluctuates. The older you are, the higher your payout rate will be.
- You decide whether you want your charitable gift annuity to benefit one or two people, and it can include a spouse or other loved one.



A Perfect Gift for Linda and William

For more than 15 years, giving to Ocean Conservancy has been a priority for Linda and William Richter. They are members of the Ocean Legacy Society and have established several charitable gift annuities to benefit Ocean Conservancy—including one funded by a qualified charitable distribution from their IRA. “There are a lot of organizations with good intentions,” they say, “but that doesn’t mean they can deliver. And Ocean Conservancy does.” Bill likes to share with others an essay he has written, “Doing Well by Doing Good,” that explains different ways of giving and the benefits of each. “I like to let people know that there are a lot of ways to give and some of them are really beneficial to them—including charitable gift annuities.” Beyond the financial benefits, the Richters remind us that there is a higher value in giving: “Something in our very being is enhanced by giving back to the world that has given us so much.”

- You choose when you want your payments to start—right away or at a later date.
- Ocean Conservancy charitable gift annuities are available for supporters who are at least 65 years old when payments start. However, if you're in your late 50s (or you are over 65 but do not need payments now), you can create a gift annuity and defer payments to a later date.

Why a Gift Annuity May Be Right for You

There are many benefits to creating a gift that pays you income for life. Charitable gift annuities offer you:

- A secure, fixed income stream for you and/or a spouse or other loved one in your retirement.
- Possible tax savings when you fund your charitable gift annuity using appreciated stock.
- Flexibility to start your payments now or at a future date.
- After your lifetime, your gift will help ensure a healthy ocean future.

Fund Your Charitable Gift Annuities Using Your IRA

You can now make a qualified charitable distribution (QCD) from your IRA to create a charitable gift annuity. There are some rules:

- You can exercise this option only once during your lifetime.
- There is an aggregate limit of $55,000 ($110,000 for spouses each contributing $55,000 from their individual IRAs).
- The entire payment you receive from your charitable gift annuity will be subject to income tax.
- The payments can only benefit you and/or your spouse.
- There is no income tax deduction for this contribution, although there is no tax on the QCD either.
- You must be 70.5 or older to make a QCD.

Our gift planning team can help you decide whether or not this is the right option for you.

Examples

Immediate Payment Gift Annuity:

Judith, 80, wanted to make a meaningful impact for Ocean Conservancy while also receiving dependable income. She contributed $100,000 in appreciated stock (originally purchased for $30,000) to establish a gift annuity. In return, she receives fixed annual payments of $8,100 (8.1%) for life, providing reliable income she can count on. She also benefits from an income tax charitable deduction, and a portion of her capital gain is not subject to tax.

Deferred Payment Gift Annuity:

Sara, 63, is still working and planning for retirement. She established a $75,000 charitable gift annuity now, with payments scheduled to begin at age 70. At that time, she will receive fixed annual payments of $6,450 (8.6%), providing a steady stream of supplemental income. She also receives an immediate income tax charitable deduction, and a portion of each future payment will be tax-free.

Flexible Deferred Payment Gift Annuity:

Allison, 58, is thinking about retirement but wants flexibility. She created a $100,000 flexible deferred gift annuity, allowing her to choose when to begin receiving payments between ages 65 and 75. If she starts payments at age 65, she would receive about $7,800 annually. If she waits until age 75, her annual payments would increase to about $15,200. The longer she waits, the higher her payments will be. She also receives an immediate income tax charitable deduction.

This information is not intended as legal or tax advice. Please consult an attorney or tax advisor for guidance specific to your situation. Annuity rates, tax deductions, and payment amounts shown in any examples are for illustrative purposes only and will depend on your age, gift amount, and applicable law at the time of your gift. Payments under a charitable gift annuity are not issued by an insurance company and are backed solely by the assets of Ocean Conservancy.

California residents: *Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association.*

Oklahoma residents: *A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department.*

South Dakota residents: *Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.*

For additional information, please request our Gift Annuity Disclosure Statement by contacting ***Ocean Conservancy, Office of Planned Giving, 1300 19th St NW, 8th Fl, Washington, DC 20036****.*



Download our other complimentary planning publications at
legacy.oceanconservancy.org/resources

We Are Here to Help

We welcome the opportunity to assist you as you consider a future gift to Ocean Conservancy. We understand that leaving Ocean Conservancy a gift in your will or trust or by naming us one of your beneficiaries takes careful consideration. Contact us about creating your ocean legacy.

If you have already left a gift for Ocean Conservancy, we hope you will let us know. We would like to thank you and welcome you to the Ocean Legacy Society, our way of recognizing the exceptional individuals who have made protecting the ocean a part of their lasting legacy.

Ocean Conservancy's Legal Designation and Tax Identification Number

Ocean Conservancy, 1300 19th Street NW, 8th Floor, Washington, DC 20036
Tax ID Number: 23-7245152



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This information is not intended as legal, accounting or other professional advice. For assistance in charitable planning, consult an attorney for legal advice or obtain services of a qualified professional.

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