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## Giving

We hope the information provided below will be helpful as you consider making a contribution to the Surfrider Foundation while possibly receiving tax and financial benefits.

The Surfrider Foundation's tax identification number is 95-3941826.

### CURRENT GIFTS

#### **Cash**

A gift of cash is the simplest and most popular gift to the Surfrider Foundation. It provides immediate support for our mission-related work and gives the donor a charitable income tax deduction in the year of the gift.

#### **Securities**

Gifts of appreciated securities are an excellent vehicle for giving to Surfrider. If you have appreciated securities that you have owned for more than one year, you may want to consider using such an asset to make charitable gifts. When a gift of long-term appreciated securities (securities held for more than a year) is made directly to Surfrider, there is no tax on your capital gains, even though the gain is counted as part of your charitable deduction. To receive the greatest tax benefit, gifts of appreciated securities should be made directly to Surfrider, rather than selling them first and making a donation of the proceeds (you would then have to pay tax on the gains).

If your gift of appreciated stock, combined with other gifts, exceeds 30% of your adjusted gross income—the maximum deduction allowed for most appreciated securities gifts—the excess might be carried forward for five additional years. The value of the gift is based on the date the transfer of shares is completed.

### FUTURE GIFTS

In addition to these current gifts, individuals may make contributions to Surfrider Foundation through one or more of the following planned giving opportunities. Maximizing your gift and participating in planned giving are wonderful strategic ways to leave the legacy of a healthy ocean environment and help secure the work of Surfrider Foundation into the future.

We would be happy to show you the potential benefits to you and/or your heirs of a planned gift supporting our efforts. Such a consultation creates absolutely no obligation on your part and all information is completely confidential.

#### ***Individual Retirement Account (IRA)***

Naming Surfrider Foundation as a beneficiary of your IRA is a very tax-efficient way to make a charitable gift. In fact, retirement plans and IRAs should be the first asset considered in planned giving. This is because retirement funds have never been taxed. So, when you make a withdrawal from your IRA or retirement plan you must pay taxes on it as ordinary income. At your death, whatever remains in these plans does not escape taxes and is actually subject to both income tax and estate tax. In the highest estate tax bracket this could reduce the value of your retirement funds

by 70 percent or more! Making a gift via your IRA or retirement plan is simple to do and can be changed if your financial or estate plans change.

### ***Life Insurance***

Naming Surfrider Foundation as a beneficiary of your life insurance is a simple way to provide support without giving up current assets. You may also create a new policy or transfer ownership of your existing life insurance policy to Surfrider Foundation and receive an immediate charitable gift deduction. If you continue making premium payments to maintain the policy those payments are tax deductible.

### ***Bequests***

You can establish a legacy that will reflect your commitment to the coastal environment by including the Surfrider Foundation in your will or living trust. Bequests to Surfrider are generally exempt from federal or state inheritance taxes, and subject to an unlimited deduction.

The simplest way is to add any of the following to your will or living trust:

Percentage: I give the Surfrider Foundation Global Office, located in San Clemente, California, \_\_\_\_\_ % of the residue of my estate (for the support of \_\_\_\_\_ program) or (to establish the \_\_\_\_\_ fund) or (for its general purposes).

Dollar Amount: I give to the Surfrider Foundation Global Office, located in San Clemente, California, the sum of \$ \_\_\_\_\_ (for the support of \_\_\_\_\_ program) or (to establish the \_\_\_\_\_ fund) or (for its general purposes).

Specific Property: I give to the Surfrider Foundation Global Office, located in San Clemente, California, my interest in (describe the property and the exact location) (for the support of \_\_\_\_\_ program) or (to establish the \_\_\_\_\_ fund) or (for its general purposes).

Please consult with us, and your financial and tax advisors in selecting a program or specific target for such a bequest.

### ***Charitable Remainder Trusts (CRT)***

A charitable remainder trust can be used to bypass capital gains taxes on the sale of highly appreciated assets, generate an increase in income, receive a charitable income tax deduction, and help you fulfill your philanthropic objectives. Typically, property or money is donated to Surfrider, but you, the donor, continue to use the property and/or receive income from it while living. The beneficiaries receive the income and Surfrider receives the principal after a specified period of time. You avoid any capital gains tax on the donated assets, and you receive an income tax deduction in the year the trust is created. In addition, the donated asset(s) are removed from the estate, reducing subsequent estate taxes. While this contribution is irrevocable, you may have some control over the way the assets are invested, and may even switch from one charity to another (as long as it's still a qualified charitable organization). CRTs come in two main types: charitable remainder annuity trust (which pays a fixed dollar amount annually) and a charitable remainder unitrust (which pays a fixed percentage of the trust's value annually).

### ***Charitable Lead Trust***

Some individuals would like to have use of their gift now, while reserving benefits from the gift for family members for later. Charitable lead trusts are essentially the opposite of Charitable Remainder Trusts. In this type of gift a donor contributes property to an irrevocable trust. The trustee pays an income to the charity for the donor's lifetime or a specified time period. At the end of the term the trust property is distributed either back to the donor or to the donor's heirs. The primary advantage of this arrangement is that the property contributed to the lead trust is valued for estate and gift-tax purposes as of the date of the contribution. For assets that are likely to appreciate substantially in



value over time, a donor may wish to remove it from their estate now by contributing it to a lead trust.

### ***Charitable Gift Annuity (CGA)***

With a charitable gift annuity you, the donor, will receive fixed payments, based on your age, for the rest of your life. These payments are partially tax-free, plus you will receive an immediate tax deduction in the year you fund the annuity. If you create your annuity with appreciated assets you will also avoid immediate capital gains taxes. When the annuity matures, the remainder passes to Surfrider Foundation. The minimum age for an immediate CGA is 55. Others may consider a deferred CGA.

## **OTHER GIVING OPTIONS**

### ***Workplace Giving***

The Surfrider Foundation is a member of EarthShare, a nationwide network of the most respected environmental and conservation organizations. EarthShare partners with employees and employers across the country to support hundreds of environmental groups through efficient and effective payroll deduction giving and offers a simple way to care for the environment.

Workplace giving is probably the easiest way to make a charitable gift. If your company offers an EarthShare workplace-giving program, you can choose an amount that you wish to have deducted from your paycheck each pay period. These payroll deductions are fully tax deductible and take place automatically.

Through EarthShare's workplace giving programs, you can elect to contribute only to the Surfrider Foundation or you can donate to all of the environmental and conservation charities you normally support by designating them in your EarthShare gift. Federal employees and military personnel can get involved too. Each year the US government offers its employees the chance to participate in the Combined Federal Campaign (CFC). Surfrider's CFC code is 10642. EarthShare is a part of many state and municipal government agencies' giving programs as well.

If EarthShare is not offered in your campaign, or if there is no campaign at your workplace, you can help us introduce the program to your employer.

### ***Employer Matching Contributions***

Many employers sponsor matching gift programs and will match any charitable contributions made by their employees. Some corporations set aside millions of dollars for matching gifts each year and only a small portion of the funds are ever used. Most companies match dollar for dollar, and some will even double or triple match your gift. To find out if your company offers gift matching, please contact your human resources department

### ***Tributes and Memorials***

Honor someone's accomplishment or memory, celebrate a friend's birthday or recognize an individual's achievement with a tribute or memorial to Surfrider Foundation. Tribute or memorial acknowledgement cards are sent directly to the recipient to recognize your gift in their honor. You receive a letter for tax purposes and honor a friend while supporting Surfrider at the same time.

## DONOR RECOGNITION

### *Legacy Circle*

The Legacy Circle was established to recognize and honor our friends who have included Surfrider Foundation in their long-range plans. They have done so by naming Surfrider as a beneficiary to wills, living trusts, IRAs, life insurance and other life-income gifts or who have made an outright gift to the Surfrider Foundation Endowment Fund.

Should you qualify for membership in the Legacy Circle or for more information about planned giving options such as wills and bequests, gifts of life insurance, or other future provisions please contact Surfrider Foundation's Director of Development.