THE LEGACY OF COMPASSION

A Guide to Charitable Giving for People Who Care

NAVS

A Special Publication of The National Anti-Vivisection Society
Each time a [wo]man stands up for an ideal, or acts to improve the lot of others, or strikes out against injustice, [s]he sends forth a tiny ripple of hope...and crossing each other form a million different centers of energy and daring those ripples build a current that can sweep down the mightiest walls of oppression and resistance."

Robert F. Kennedy (1925-1968)
Dear Friend and Benefactor,

In the continuing struggle to bring compassion, respect and justice to all our fellow creatures, I am often asked by members of the National Anti-Vivisection Society (NAVS) and other concerned individuals, “What can I do to make a difference for animals?”

It has only been through the generous support of caring, compassionate people like you that NAVS has been able to carry on the struggle to end the cruelty and waste of animal experimentation. Through the selfless act of giving, you have already made a real difference toward helping us create a world where innocent animals no longer suffer needlessly, and we thank you with all of our hearts.

For those who wish to do more, there is another important way to make a difference for future generations...to ensure that your commitment to compassion extends beyond your lifetime. And that is to remember those charitable organizations which have earned your trust and respect when planning the final disposition of your estate.

Many people mistakenly believe that estate planning is only for wealthy people. But that’s simply not the case. Each of us, no matter what our circumstances, has a wonderful opportunity to be remembered for our generosity to the worthy organizations of our choice...and to enjoy the peace of mind in this life that comes from participating in that most rewarding of human endeavors: the act of meaningful charity.

To assist you in exploring the many opportunities available for supporting the causes you believe in through planned charitable giving, NAVS has prepared this informative booklet, which you may wish to keep with your other important papers after you have reviewed its contents. Please remember that while we have made every attempt to present accurate and timely information, this booklet should be used only as a beginning for planning your own individual legacy of compassion, and we strongly urge you to consult an attorney, accountant or other qualified estate planning professional to determine what is best for you.

On behalf of all of us at NAVS, we thank you for your kind consideration and support.

Sincerely,

[Signature]

Mary Margaret Cunniff
Executive Director
Most of us would say that we've had a pretty good life...so good, in fact, that we don't want it to end. But that is not nature's plan for us. Death is an inevitable part of life. Planning wisely to ensure that our final wishes are met is an important part of responsible living...and an opportunity to continue making an important contribution to the future even after we're gone.

Prudent estate planning empowers you to make your own personal mark on the future by assuring the survival of the organizations you believe in and by advancing those causes which best express your beliefs. That's why it's so important to take the time now to specify the final disposition of the fruits of your life's labor. It doesn't have to be a difficult or mysterious process. The hardest part may be just getting started. The guidelines in the following pages should help you begin exploring what you'd like to do—and what is best in light of your individual goals and family obligations.

Many sources estimate that three out of four Americans leave behind no will or other written instructions for the final disposition of their worldly goods. That's a shame, because not doing so deepens the anguish and pain your loved ones already feel while increasing the chances that your final wishes will not be carried out appropriately.
By taking action today, you can plan thoughtfully and thoroughly for family members, including your companion animals and other loved ones, as well as those charities whose work you have supported in your lifetime. Preparing a will, with the assistance of a qualified estate planning professional, will ensure that your estate is not depleted by unnecessary legal fees and estate and inheritance taxes, so that you can provide more for your loved ones and the causes you believe in.

Consulting a qualified estate planning professional will also help you focus on such important issues as the method of contribution that is most appropriate for you, how it affects your tax situation, and how to best incorporate charitable giving into your overall estate planning.

Once you've made a will, it's important to keep it up to date to reflect changes in your family circumstances brought about by births, deaths and marriages. Reviewing your will also helps you ensure that it is written in accordance with current estate and gift tax laws, which can change frequently.

Estate planning experts recommend that you review your will once a year—or whenever an important family event takes place. That way, you avoid becoming one of the 85% of people whose will did not accurately reflect their wishes at the time of their death.

Thoughtful, knowledgeable planning for the future—and reviewing your decisions periodically—will help you make the best use of your resources to assure a better future for those you care about most.

One day, a man walking along the beach noticed another man picking up starfish and tossing them into the ocean. Curious, the first man asked the second why, and he explained that the low tide had stranded the starfish on shore, and they would die unless they made it back into the water. "But there are thousands of starfish on the beach!" exclaimed the first man. "You couldn't possibly make a difference!" With a smile, the second man bent down and picked up another starfish and said, "I made a difference to this one!"
Of primary concern for many people contemplating how their assets will be distributed in the event of death or medical incapacity is the question of who will care for their beloved companion animals.

Those of us who have experienced the unconditional love and enduring friendship of a favorite cat, dog, bird or other creature feel compelled to provide for our special animal friends when we are no longer able to care for them ourselves. Indeed, it is our moral obligation as responsible owners to ensure that our animal companions receive the same thoughtful consideration as any other member of our family.

In 2000, the National Conference of Commissioners on Uniform State Laws adopted a Uniform Trust Code which includes a provision for the drafting of trusts specifically for the care of animals. Currently, more than 25 states have adopted pet trust laws, either through adoption of the Uniform Trust Code or as an independent provision of law. Check with your estate planning professional to find out if your state has such a provision.

Whether or not your state has a specific trust provision in place, it is necessary to choose a guardian for your companion animals who is willing and able to take responsibility for their care, as well as to provide money in your will or trust to cover their expenses in caring for your companion animal(s).

Choosing a guardian.

When selecting that special guardian, consider these important questions:

◆ Does this person have the time, energy and resources necessary to provide for your animals?

◆ Does this person know your animals and like them? Do your animals like the person?

◆ Does this person share your beliefs about the appropriate care of your animals?

Once you have made your selection, discuss your intentions with the prospective guardian to make sure that he or she is willing to take on the responsibility.

You must remember to also name a successor guardian in case the primary guardian you name becomes unable or unwilling to care for your animals.

Establishing a notification system.

It's critically important that you establish a way for the guardians you have named to be notified of your death or medical incapacity. One good way is to
carry a wallet card with you which identifies your animals and their whereabouts. The card should contain the name, address and telephone number of your animals’ guardians. Also, make sure that your heirs, family members and the executor of your estate know about your animals’ guardians and how to reach them in a timely manner.

In addition, you should prepare a set of written instructions specifying all pertinent information about the care of your animals. Be sure to include detailed information about any medical conditions, as well as the name, address and telephone number of their veterinarian. Keep these instructions at your residence with your other important papers. Don’t put them in a safe deposit box, since several days may pass before the box is opened.

A final act of friendship.

Our companion animals give so much...and ask so little. Preparing for their safety, security and well being in the event of our death is one way we have of giving back to them for their unconditional love, loyalty and companionship.

For many of us, the love and respect we feel for our companion animals extends far beyond home and hearth to all our fellow creatures. Having spent our lives working to end animal suffering, we want to know that this vital, lifesaving work will continue until every animal knows compassion, respect and justice.

One way to help create a world free of cruelty for future generations is to include animal advocacy organizations, such as The National Anti-Vivisection Society, in your estate planning. NAVS and other charities would not be able to survive without the generous support of caring, compassionate people, like you, who have chosen to share the fruits of their life’s labors to help make a better world for everyone.

In the following pages, we’d like to share with you more about NAVS and our commitment to finding credible answers for a cruelty-free world. You’ll also learn about the many different vehicles for charitable giving...including ways that can benefit you financially. ∞
The National Anti-Vivisection Society was founded in 1929 as a small group of dedicated individuals passionately opposed to the use of animals in product testing, biomedical research and education. Since that time, NAVS has been working hard to educate the public about the cruelty and waste of animal experimentation and to encourage the development of non-animal methodologies. With the help of our supporters, we also promote legislation that protects animals.

We have made great strides toward ending animal experimentation by educating people about the issue and offering practical solutions. Through our informative publications, educational programs and public service announcements, we call for a new, humane kind of science, one that considers the pursuit of compassion at least as important as the pursuit of knowledge.

As an animal advocacy organization, our responsibilities extend far beyond merely identifying the problem. We are also deeply committed to finding the practical solutions and non-animal alternatives that will put an end to animal suffering once and for all. For example, NAVS helped to pass the Chimpanzee Health Improvement, Maintenance and Protection Act, which established a national sanctuary system for chimpanzees retired from research.

Our programs have been greatly successful in sparing many, many animals from pain and suffering at the hands of those who are under the false impression that animal experimentation benefits human health.

We are proud to say that through our nationwide education programs, NAVS has played an instrumental role in changing the attitudes of people—both the general public and in the scientific community—about the use of animals in product testing, research and education.

Despite our progress, though, vivisection remains pervasive, and we continue
to need the support of compassionate individuals to assure that our lifesaving work can go on until this cruel and wasteful practice is completely abolished.

The NAVS Dissection Hotline, for example, is helping to ensure that the next generation of scientists and health care professionals are allowed to pursue their goals without harming animals. And BioLEAP, the nation’s oldest and largest lending library of non-animal alternatives offers a variety of plastic animal models and computer software to individual students and schools on a free loan basis, enabling students to experience the wonder and mystery of biological processes while encouraging respect for life.

These programs, along with NAVS’ funding through the International Foundation for Ethical Research—which provides grants to scientists for developing viable, scientifically valid alternatives to the use of animals in product testing, research and education—are critically important investments in the future...a future where animals have the respect, compassion and justice they deserve.

A gift to NAVS helps assure that we will be able to carry on these vital programs, which have already spared many thousands of animals from unspeakable suffering. Supporting NAVS is also a way to help animals and people, because our struggle to abolish the cruelty and waste of vivisection also advances better science and the responsible use of talent, technology and resources in searching for humane solutions to human problems.

Should you choose to include NAVS in your plans for charitable giving we can only say “thank you”. You have our eternal gratitude for your kindness and generosity on behalf of the innocent animals who cannot help themselves...and our deep commitment to carrying on the struggle to end animal cruelty wherever it exists. Your generous support will secure the future vitality of NAVS for the next generation of animal advocates.

Before you make any decisions, we recommend consulting your attorney, financial advisor or estate planner. There are many ways you can support NAVS during your lifetime as well as afterward.

Whatever form your gift takes, NAVS suggests the following language to be included: “To the National Anti-Vivisection Society, 53 West Jackson Boulevard, Chicago, Illinois, 60604, I bequest the sum of ______ for the general purposes of the organization.”
As you consider the many issues involved in planning the disposition of your estate, it's important to remember that each of us has different goals and responsibilities. Many people, rightly so, are concerned about balancing their commitment to charitable giving with their family obligations.

Fortunately, there are many ways you can take care of the people you love while supporting the charitable organizations of your choice...and even gain significant tax and other financial benefits. Many of these options allow you to enjoy the satisfaction of supporting your favorite charities during your lifetime while protecting your personal and family responsibilities. And you may even gain significant tax advantages in the process.

A qualified estate planning specialist will help you sort out these issues and direct you to the solution that best meets your needs. Meantime, the following overview of some of the options available to you may give you some ideas as you begin the process.

Charitable bequests.

Charitable bequests enable you to leave a legacy of caring while allowing for the full use of your assets during your lifetime. There are many ways charitable bequests can be structured. These include:

- General bequests, in which a specified dollar amount is left to a charitable organization.
- Specific bequests, in which a specific item of property is left to a charitable organization.
  - Percentage bequests, in which a certain percentage of the value of the estate is left to a charitable organization.
  - Residuary bequests, in which a charitable organization receives whatever is left in the estate after specific amounts are allocated to other beneficiaries.
  - Contingent bequests, in which a charitable organization receives whatever is left after the death of the primary heir or heirs.

Appreciated property gifts.

Gifts of stocks, bonds, mutual funds and real property can be deducted at their full fair market value and allow you to avoid capital gains tax.

Charitable Remainder Trusts.

The Charitable Remainder Trust (CRT) is a deferred gift which allows you to make a charitable gift and receive a
tax deduction by donating assets from your taxable estate and generate income for yourself and your family—all at the same time. With a CRT, you receive a variable income from the gift for the rest of your life. You may use securities, real estate or artwork in addition to cash to create your CRT.

**Life Income Plans.**

Life Income Plans allow you to enjoy current income tax deductions for donating a personal residence or farm while you continue to live in or use the property for the rest of your life.

**Life insurance policies.**

Naming a charitable organization as the beneficiary or co-beneficiary of a new or existing life insurance policy is an excellent way to leave a sizable gift...and enjoy tax deductions equal to its cash/replacement value. A contribution of life insurance allows you to support the charity of your choice without using capital.

**Other special gifts.**

There are many other ways to support your favorite charity. You may wish to create a testamentary charitable gift annuity, which helps both loved ones and the charity. A gift annuity combines a gift with an investment. In exchange for a transfer of cash or property, a charity contractually guarantees to pay a specific annuity to one or two beneficiaries for life.

Deferred income and deferred savings plans, such as pensions, 401(k) plans, 403(b) plans, 457 plans, Individual Retirement Accounts and deferred compensation plans, also allow you to name a charity as a beneficiary.

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**Selecting a charity to support.**

In planning your charitable giving, you naturally want to be sure that you select charitable organizations, like NAVS, which have earned your trust and respect and which are legitimate and effective. Fortunately, there are several ways you can ensure that your gift will be used to make a real difference by doing a little research.

Most charitable organizations (except churches and certain other religious organizations) must file an annual Form 990 with the Internal Revenue Service, which you are entitled to review during regular business hours. Form 990 provides such information as salaries, administrative expenses and sources of income. You may obtain copies of these forms from the charities themselves.
All the careful planning you do will come to no avail if you neglect to make your wishes known to those closest to you. It’s a sad fact that every year millions of dollars in assets are held in government coffers because heirs could not be found or were unaware of the existence of assets.

That’s why it is so important to leave specific, organized instructions for the executor of your estate as well as your family members and other loved ones. Lists must be made of property that has both monetary and sentimental value. Instructions for action that must be taken immediately must be made available to those with the authority to do so.

Although far from inclusive, the following checklist can serve as a starting point for the process of gathering all the information necessary for the proper disposition of your estate. We hope that it will be helpful to you in making some of the most important decisions of your life.

Gather together and put in a safe place all financial and legal documents which will be relevant to the administration of your estate. Examples are: birth certificates, business records, agreements, leases, insurance policies, guardianship papers, deeds, adoption papers, divorce decrees,
mortgages, etc.

Certain documents have special importance because they may provide monetary benefits to the estate. These include: Social Security Cards, military documentation and retirement plans and annuities.

Make a list of advisors who have the responsibility for the administration of your estate and inform them of where all relevant documents regarding your estate are kept.

If you have a Living Will or Health Care Power of Attorney, place it with your other important papers and inform family members of your wishes.

Prepare a list of credit cards, utilities, subscriptions and membership organizations that should be canceled.

Make a list of any outstanding debts.

Make a list of your doctors and dentists, and their addresses and telephone numbers, to assist family members in tracing medical histories.

Specify your preferences for funeral arrangements and interment.

Include additional data that may be helpful in establishing claims or locating heirs, including:

♦ Previous names you have used.
♦ Citizenship or naturalization papers.
♦ Additional mailing addresses you have used.
♦ Parents' name, birthplace, birth date and naturalization number, if applicable.
♦ Mother's maiden name.
♦ Social Security numbers of spouses and children.

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**The Gift of Life**

**Important facts about organ donation.**

Today, more than 95,000 Americans need an organ transplant, and about 3,600 more are added to the list each year. Due to a shortage of available organs, many of these desperately ill people will die before they ever get a new chance at life.

Why? One reason is that insufficient organs are available, despite the fact that more than 50% of Americans report that they are registered organ donors.

If you have not already done so, please consider organ donation when doing your estate planning. You may express your wish to donate your organs by signing and carrying a donor card or by marking the space provided on your driver's license. Then, discuss your intentions with your family, because the nearest living relative must give his or her permission before any organs can be removed.

A wider availability of human organs benefits animals as well. With more human organs available, researchers would feel less need to explore animal-to-human transplantation, which from both a scientific and moral standpoint could create more problems than it solves.
This booklet has been designed as a brief overview of some issues you may want to consider in your estate planning and charitable giving. For more information, please consult your qualified estate planning specialist.

The following organizations are also available to help you:

- The Internal Revenue Service (Contact your regional office)
- The Better Business Bureau Wise Giving Alliance (703-276-0100)

The National Anti-Vivisection Society is a 501(c)(3) charitable educational organization, non-profit in character, and incorporated in the state of Illinois. All donations are tax-deductible to the fullest extent allowed by law.
I expect to pass through this world but once.
Any good therefore that I can do, or any
kindness that I can show to any fellow creature,
let me do it now. Let me not defer or neglect it,
for I shall not pass this way again.

Anonymous