



**CHATTAHOOCHEE  
RIVERKEEPER®**

Keeping watch over our waters since 1994

# ***CHARITABLE GIFT PLANNING GUIDE***

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*This publication was designed to help provide donors with general information and guidance as of the date of publication. Neither the author nor Chattahoochee Riverkeeper, Inc. is engaged in rendering legal, accounting, tax, or investment advice. Donors should not rely on this publication alone with respect to the information herein and should consult an attorney, CPA, or other professional advisor for advice regarding the tax and other implications of charitable contributions.*

*June 2020*

# Overview

## Case for support

Since 1994, Chattahoochee Riverkeeper, Inc., has been working tirelessly to protect the lifeblood of more than five million people who depend on this precious river for drinking water, irrigation, recreation, electricity, quality of life and more. Our record of results shows that what was once one of the nation's most endangered river is now thriving and people and wildlife are flocking to enjoy all that it has to offer. This accomplishment is a direct result of the efforts of thousands of people and millions of dollars dedicated to securing a clean and safe river for now and for future generations.

Chattahoochee Riverkeeper envisions a future where families play and swim in creeks and lakes free of trash, paddlers and anglers explore stretches of river near and far, wildlife thrives, and communities prosper. With your dedicated support, we will continue to expand our geographic reach and enhance the quality of life for millions of people and all communities.

Will your legacy contribute to the future of our river, safeguarding it for future generations?

## Donor opportunities

Chattahoochee Riverkeeper, Inc. is funded by the generosity of people gifting of their time, money, and resources. Volunteers and donors are the heart of the organization. In addition to seeking financial support from individuals, we accept contributions from corporations, foundations, and government institutions.

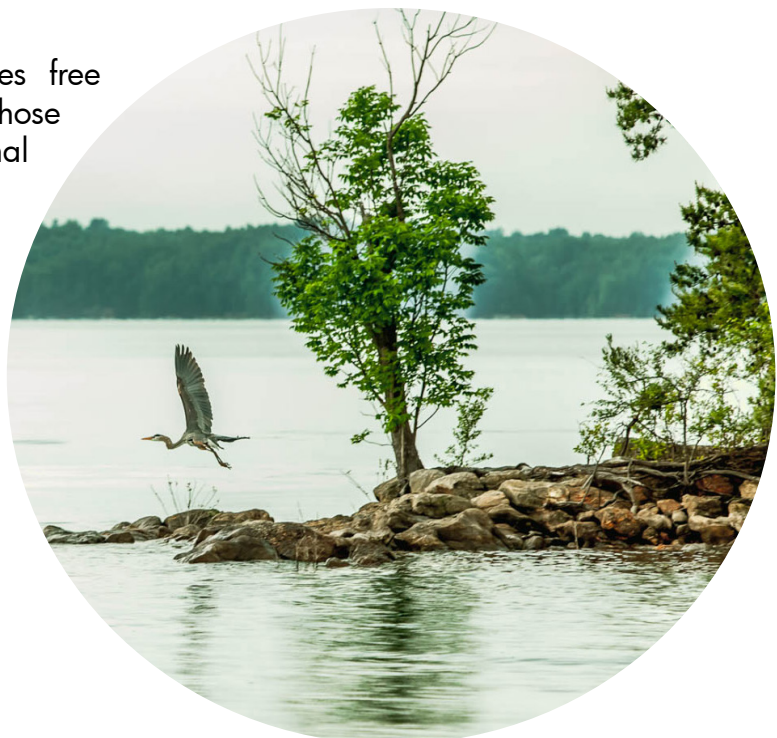
The financial benefit of a gift to Chattahoochee Riverkeeper, Inc. depends upon your personal situation, but the opportunity to make a difference is always great. It is with your help that we can ensure that the Chattahoochee River remains a sustainable resource in the future for all people and wildlife.

Contributions to Chattahoochee Riverkeeper, Inc., a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code, are deductible for computing income and estate taxes.

## Gift planning services

Chattahoochee Riverkeeper, Inc., provides free assistance, with no obligation, to help those in the community meet their personal philanthropic goals. This service:

- Carries no cost or obligation to you.
- Treats all matters confidentially.
- Focuses attention on you and your family's personal interests and concerns.
- Requires no minimum size estate or financial condition; and
- Does not make charitable gifts a condition or requirement of service.





# SUMMARY OF OPTIONS

## **Outright Gift**

- Cash
- Real Estate
- Collectibles: Artwork, Coins, Cars

## **Revocable Gift: You gift after your lifetime.**

- Wills and Trusts: Most assets
- Beneficiary Accounts: Bank Accounts, Retirement Accounts, Life Insurance, Savings Bonds, Brokerage Accounts

## **Irrevocable Gift: You gift during your lifetime.**

- Charitable Gift Annuity
- Charitable Deferred Annuity
- Charitable Remainder Unitrust (CRUT)
- Charitable Remainder Annuity Trust (CRAT)
- Donor Advised Fund
- Qualified Charitable Distribution



**We knew that we wanted to make a commitment to Chattahoochee Riverkeeper.**

*CRK board co-chair Dave Kirkpatrick and his wife, Mary Jane, are helping to build a legacy for our organization that is already serving as an inspiration for other defenders of the Chattahoochee River. In 2012, Dave and Mary Jane became a part of a special group – The Legacy Society – by naming CRK in their will.*

*The Legacy Society was created to honor and recognize future benefactors of our organization. Through a will, trust, or other planned gift, members of the Society ensure that CRK will always have sufficient resources to keep watch over our waters.*

*Together, Dave and Mary Jane Kirkpatrick hope their legacy underscores the importance of the Chattahoochee and our work as its steward. "Some folks do not fully understand the critical role that CRK plays in our present and future," said Dave. "As Mary Jane and I sat down to contemplate our planning, we knew that we wanted to make a commitment to Chattahoochee Riverkeeper."*

# OUTRIGHT GIFT

## ***What is it?***

- Cash
- Appreciated Securities (see page 10 for stock transfer instructions)
- Life Insurance (see page 12/13 Outright Gift of a Paid-up Insurance Policy)
- Real Estate
- Collectibles – Artwork, Wine, Coins, Cars

## ***Is it for me?***

- It is for anyone seeking to make a gift and qualify for tax savings

## ***What are the benefits for me?***

- Possible income tax charitable deduction
- Possible avoidance of capital gain taxes
- Significant contribution to help our efforts to protect the Chattahoochee River
- Potential Estate Tax Savings

## ***What are the benefits for the Chattahoochee River?***

Allows us to immediately use funds to deliver mission-driven programs including:

- Youth and Adult Education,
- Advocacy and Coalition Building,
- Water Testing and Investigation,
- Accountability and Legal Action.

## ***How can I fund it?***

- See “What is it?”

## ***2020 CARES Act Provisions:***

- Cash contributions to charity can be deducted up to 100% of a donor’s AGI (instead of 60%). This is for 2020 only. The limit goes back to 60% of AGI in 2021.
- Taxpayers who do not itemize can take a \$300 deduction for charitable contributions
- For corporate taxpayers, the limit is increased from 10% to 25% of taxable income



# REVOCABLE GIFTS

## ***Wills and Trusts:***

What is it?

- Gifts made through your will or revocable living trust

Is it for me?

- It is for those who need assets during their lifetime but want to make a significant gift

What are the benefits for me?

- Flexible – you can change your mind about the gift
- Possible estate tax deduction
- Leave a lasting legacy by helping to protect the Chattahoochee River for future generations
- Legacy Society membership

What are the benefits for the Chattahoochee River?

Allows CRK to immediately use funds to deliver mission-driven programs including:

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- Advocacy and Coalition Building,
- Water Testing and Investigation,
- Accountability and Legal Action.

How can I fund it?

- Cash
- Securities and/or savings bonds
- Real Estate
- Personal Property

**“It’s an experience like this that opens doors for 21st century problem solvers and future scientists.”**

*Dawn Smith, K-5 Science Curriculum Director,  
Muscogee County School District*

*Chattahoochee Riverkeeper operates two floating classrooms on Lake Lanier and West Point Lake. Together, these acclaimed environmental-education programs have successfully delivered unique and experiential learning opportunities to more than 75,000 students and teachers. Through these water-based learning centers, students engage in a variety of hands-on activities that incorporate STEM subjects (Science, Technology, Engineering and Math), which are tied to age-appropriate Georgia Standards for Excellence.*



## Beneficiary Designations:

What is it?

- Gifts made through your retirement plan, savings bonds, insurance policy and bank, brokerage and other accounts that can be changed

Is it for me?

- It is for those who need assets during their lifetime but want to make a significant gift. Does not require an attorney to (re) draft documents.

What are the benefits for me?

- Flexible – you can change your mind about the gift
- Possible estate tax deduction
- Leave a lasting legacy by helping to protect the Chattahoochee River for future generations
- Legacy Society membership

What are the benefits for the Chattahoochee River?

Allows CRK to immediately use funds to deliver mission-driven programs including:

- Youth and Adult Education,
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- Water Testing and Investigation,
- Accountability and Legal Action.

How can I fund it?

- Name us as beneficiary of retirement plan, insurance policies, and bank, brokerage and other accounts (see



*Part of Chattahoochee Riverkeeper's commitment to the future includes hosting regular cleanups at vulnerable places around the watershed.*





# IRREVOCABLE GIFTS

## Charitable Gift Annuity

What is it?

- You make a gift to the Chattahoochee Riverkeeper, Inc., and receive fixed income for life.

Is it for me?

- Best for people 70 or over who want fixed income payments.

What are the benefits for me?

- Fixed and reliable payments to you and/or a loved one for life
- Possible income tax charitable deduction
- No capital gain tax on transfer of assets
- Help protect the Chattahoochee River
- Legacy Society membership

What are the benefits for the Chattahoochee River?

Allows us to immediately use funds to deliver mission-driven programs including:

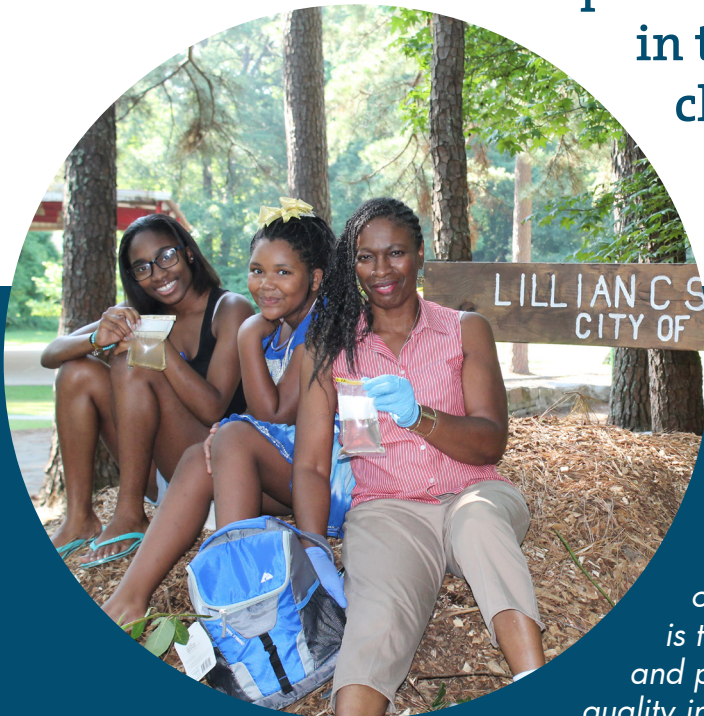
- Youth and Adult Education,
- Advocacy and Coalition Building,
- Water Testing and Investigation,
- Accountability and Legal Action.

How can I fund it?

- Cash - \$5,000 minimum
- Securities - \$5,000 minimum

**I get to see the impact of CRK in my community. The mission of CRK is profound. It will help keep the water in the creeks, streams, and rivers clean for our children to play in.**

*Bryan Jenkins, Neighborhood Water Watch volunteer and member of the Board of Directors*



*Since 2010, Chattahoochee Riverkeeper has mobilized hundreds of volunteers through our Neighborhood Water Watch program, a community driven, collaborative program between CRK and neighborhood groups, schools, and citizens in our watershed. With a professional laboratory in each of our offices, we collect, process and analyze thousands of water samples from urban creeks annually. The goal is to share knowledge and experience with volunteers and partner organizations as we assess and improve water quality in urban streams, while protecting human health.*



# Deferred Gift Annuity

What is it?

- You make a gift and defer your fixed income payments until a future date

Is it for me?

- Must be 65 or over when you begin to receive payments
- Best for those looking to meet future financial objectives

What are the benefits for me?

- Fixed and reliable payments to you and/or a loved one for life
- Defer payments until you need them
- Possible income tax charitable deduction
- No capital gain tax on transfer of assets
- Help protect the Chattahoochee River
- Legacy Society Membership

What are the benefits for the Chattahoochee River?

Allows us to immediately use funds to deliver mission-driven programs including:

- Youth and Adult Education,
- Advocacy and Coalition Building,
- Water Testing and Investigation,
- Accountability and Legal Action.

How can I fund it?

- Cash - \$5,000 minimum
- Securities - \$5,000 minimum



*CRK's goal is to work proactively with a potential polluter to bring them into compliance with clean water laws without resorting to litigation. But if they are unwilling to do the right thing, we will hold them accountable to protect the river.*



# Charitable Remainder Unitrust (CRUT)

What is it?

- Individual trust where you receive fixed income for life or a term of years

Is it for me?

- It is for those who want a fixed income for a term of years

What are the benefits for me?

- Fixed income for life or term of years
- Possible income tax charitable deduction
- No capital gain tax on transfer of assets
- Possible estate tax savings
- Help protect the Chattahoochee River
- Legacy Society Membership

What are the benefits for the Chattahoochee River?

Allows us to immediately use funds to deliver mission-driven programs including:

- Youth and Adult Education,
- Advocacy and Coalition Building,
- Water Testing and Investigation,
- Accountability and Legal Action.

How can I fund it?

- Cash
- Securities
- Real estate (must provide liquidity to make annuity payments)
- There is no minimum required contribution, but given professional fees involved in establishing a charitable trust, \$150,000 is a good estimate for a minimum contribution.

**CRK's actions protect the community's drinking water and allow a place for a safe and enjoyable recreation experience. What I came to realize is the vast extent of the impacts CRK has through their efforts in informing and educating the community.**



*Stephen Triemer, Nexus Fuels LLC and CRK cleanup volunteer*

*Trash in our watershed is a serious problem that affects the health of people, wildlife and our economy. From roadside drainage ditches or almost anywhere on land, litter makes its way into our creeks, river and lakes through stormwater runoff before eventually reaching our oceans and global food supplies. Chattahoochee Riverkeeper and our dedicated volunteers have removed more than two million pounds of trash. In recent years, we have employed in-stream trash traps to achieve our goal of a Trash Free Chattahoochee.*



# Charitable Lead Trust (CLT)

What is it?

- Individual trust where you direct payments to a charity over your lifetime, with the assets going to your beneficiaries at your death.

Is it for me?

- It is for those who want to contribute to a charity over multiple years, and have the bulk of your assets go to your beneficiaries.

What are the benefits for me?

- Control of where the final assets go to your family or other beneficiaries
- Possible income tax charitable deduction
- No capital gain tax on transfer of assets
- Help protect the Chattahoochee River
- Legacy Society Membership

What are the benefits for the Chattahoochee River?

*Allows us to immediately use funds to deliver mission-driven programs including:*

- Youth and Adult Education,
- Advocacy and Coalition Building,
- Water Testing and Investigation,
- Accountability and Legal Action.

How can I fund it?

- Cash
- Securities
- There is no minimum required contribution, but given professional fees involved in establishing a charitable trust, \$150,000 is a good estimate for a minimum contribution.



*CRK approaches water conservation from a variety of angles, through civic and classroom education and by distributing repurposed Coca-Cola syrup drums as rain barrels for school gardens and community centers.*



# Donor Advised Fund

What is it?

- You contribute cash, securities or other assets to a donor-advised fund at a public charity, and those funds can be invested to grow tax free and you can recommend grants to virtually any IRS-qualified public charity over multiple years.
- Donor-advised funds are the fastest-growing charitable giving vehicle in the United States because they are one of the simplest and most tax-advantageous ways to give to charity.
- Donors can set up a donor-advised fund on most money management platforms (e.g., Fidelity, Schwab).

Is it for me?

- Offers immediate charitable tax deduction in a single year, with ability to make grants to multiple charities for future years.

What are the benefits for me?

- Possible income tax charitable deduction
- No capital gain tax on transfer of assets
- Help protect the Chattahoochee River

What are the benefits for the Chattahoochee River?  
*Allows us to immediately use funds to deliver mission-driven programs including:*

- Youth and Adult Education,
- Advocacy and Coalition Building,
- Water Testing and Investigation,
- Accountability and Legal Action.

How can I fund it?

- Check with your financial institution for minimum requirements.



*It takes a village to advocate for our water. As a member of Georgia Water Coalition, CRK fights for laws that protect our watershed under the Gold Dome and beyond.*



## Qualified Charitable Deduction

What is it?

- It is an otherwise taxable distribution from an IRA, or Required Minimum Distribution (RMD), (other than an ongoing SEP or SIMPLE IRA) held by an individual who is age 70½ or over that is paid directly from the IRA to a qualified charity.
- Maximum of \$100,000 Contribution
- Must be distributed before any other RMD's are distributed.

Is it for me?

- For those that have other income sources, and do not need all or some of the income from their RMD.

What are the benefits for me?

- No income tax owed on the distribution from the IRA
- Help protect the Chattahoochee River

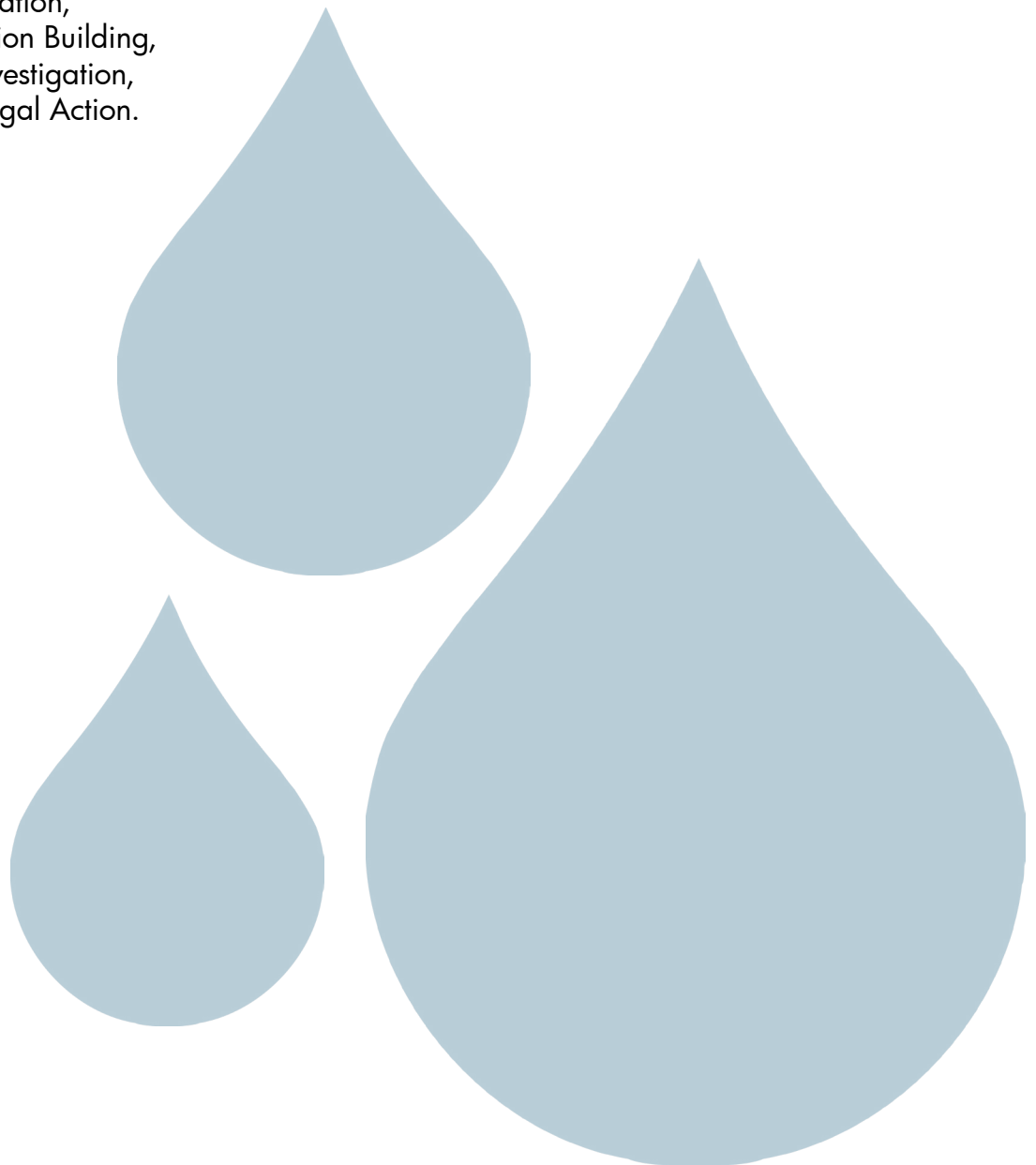
What are the benefits for the Chattahoochee River?

*Allows us to immediately use funds to deliver mission-driven programs including:*

- Youth and Adult Education,
- Advocacy and Coalition Building,
- Water Testing and Investigation,
- Accountability and Legal Action.

How can I fund it?

- Cash



# STOCK TRANSFER INSTRUCTION FORM

Thank you for your interest in supporting Chattahoochee Riverkeeper, Inc. through a gift of stock. Electronic delivery of stock shares is the most secure and expedient delivery process available. This form may be used to instruct your broker to electronically transfer a gift of stock. So that we may properly acknowledge your gift, please fax or mail the completed form to:

Becca Sue Klein  
Planned Giving Officer  
Chattahoochee Riverkeeper  
3 Puritan Mill  
916 Joseph E. Lowery Blvd  
Atlanta, GA 30318

Fax: (404) 352-8676  
Phone: (404) 352-9828

## Donor Information

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State \_\_\_\_\_

Phone Number \_\_\_\_\_

## Electronic Transfer Instructions

Brokerage: Colin White  
STG Partners  
3455 Peachtree, Rd NW Ste 100  
Atlanta, GA 30326  
(404) 264-2925

DTC Number: 8862  
Account Number: 706-04E64  
Account Name: Chattahoochee Riverkeeper, Inc.  
Tax ID# 58-2095413

## Securities Gifted

Number of shares \_\_\_\_\_ Name of Security \_\_\_\_\_

## Transferring Broker

Name \_\_\_\_\_ Firm \_\_\_\_\_

Phone \_\_\_\_\_ City, State \_\_\_\_\_



# HOW TO NAME CHATTAHOOCHEE RIVERKEEPER, INC. IN YOUR WILL OR REVOCABLE LIVING TRUST

Through your will or revocable living trust, you can specify that some or all your assets come to Chattahoochee Riverkeeper, Inc. after your lifetime. After your lifetime, the asset(s) you specify will pass to us and your estate can take a charitable deduction for the amount of your bequest.

## Sample language for wills and trusts

*I give, devise, and bequeath to Chattahoochee Riverkeeper, Inc., a nonprofit corporation, organized and existing under the laws of Georgia, and with principal business address of 916 Joseph E. Lowery Blvd, Suite 3, Atlanta, GA 30318, or any successor thereto (describe property – see examples below).*

## Types of Bequests

There are several types of bequests that allow you to designate how your estate will be distributed.

- **Specific Bequest**

You describe exactly what you want to leave to a specific individual or organization and the designated source. If you want to leave a specific dollar amount from a specific source or a particular item (such as an antique or collector's item), this is the type of bequest that you would use.

An example of a specific bequest would be if Jennifer states in her will: *"I leave my diamond engagement ring to my granddaughter, Harper. I also leave my securities to Chattahoochee Riverkeeper, for its general charitable purposes."*

- **General Bequest**

This type of bequest does not specify the source from which it should be paid. This gives your executor the flexibility to honor the bequest from any available source.

An example of a general bequest would be if Jennifer states in her will: *"I leave \$50,000 to my son, Noah."*

- **Residuary Bequest**

This type of bequest is honored after all other bequests have been made, and all debts, expenses and taxes have been paid.

An example of a residuary bequest would be if Jennifer states in her will: *"I give all the rest, residue and remainder of my real and personal estate to Chattahoochee Riverkeeper, for its general charitable purpose."*

- **Contingent Bequest**

This type of bequest is fulfilled if certain conditions are met. For instance, if your primary beneficiary does not survive you, you can indicate your next choice through a contingent designation.

An example of a contingent bequest would be if Jennifer states in her will: *"I give all the rest, residue and remainder of my real and personal estate to my husband, Jacob, if he survives me; if not, then 50 percent in equal shares to my children who survive me and 50 percent to Chattahoochee Riverkeeper, for its general charitable purposes."*

*Please consult an attorney before making any changes to your will or trust.*

# **HOW TO NAME CHATTAHOOCHEE RIVERKEEPER, INC. AS BENEFICIARY OF A RETIREMENT PLAN, INSURANCE POLICY, OR FINANCIAL ACCOUNT**

Naming Chattahoochee Riverkeeper, Inc. as a beneficiary is simple and has lasting effects. You can name us as a beneficiary of a retirement plan, insurance policy or financial account. After your lifetime the asset will come to us without going through probate and your estate is entitled to a charitable deduction for the amount of the gift.

## ***Sample Language for Beneficiary Forms***

Name: Chattahoochee Riverkeeper, Inc.; Address: 916 Joseph E. Lowery Blvd NW, Suite 3, Atlanta, GA 30318; Tax Identification number: 58-2095413 (in place of social security number); Relationship: Non-profit organization

## ***Retirement Plans***

Your retirement plan is designed to benefit you during your retirement. However, you may name beneficiaries for your plan in case you pass away with funds still in your account. Along with family, relatives and friends, a charity may also be named as the beneficiary.

Retirement fund assets can be great charitable gifts because of the tax implications to your non-charitable beneficiaries. Most retirement plans are income tax-deferred, meaning you do not pay income tax on the funds contributed to your plan or on the growth of the assets within the fund. However, you are responsible for paying the tax when the funds are distributed. Your beneficiary(ies) are also required to pay the income tax that has not been paid.

Charitable organizations, like Chattahoochee Riverkeeper, Inc., are tax-exempt and not liable for the unpaid taxes. If you name Chattahoochee Riverkeeper, Inc. as a beneficiary of your retirement plan, the full amount of your gift will be used to protect the Chattahoochee River. Naming or changing your beneficiary(ies) is easy. Simply contact your plan administrator and request a beneficiary form.

## ***Insurance Policies***

Chattahoochee Riverkeeper, Inc., accepts gifts of life insurance either as the beneficiary of a policy or as the sole owner and sole beneficiary. Either way, we can use these gifts to provide lifesaving services in your community.

### **Designating us as a beneficiary of an insurance policy**

You can name Chattahoochee Riverkeeper, Inc., as primary beneficiary of your life insurance policy or as contingent beneficiary should your other beneficiaries not survive you. After your lifetime, the benefits from your policy pass to us free of federal estate tax. Changing your beneficiaries is easy. Simply contact your insurance carrier and request a beneficiary designation form.

### **Outright gift of a paid-up insurance policy**

You can donate your paid-up life insurance policy to Chattahoochee Riverkeeper, Inc. If the policy has a cash value, we would have the option of either holding the policy until the maturity date or surrendering the policy in order to receive the policy's current cash value.

## ***Bank, Brokerage and Other Accounts***

One way you can include Chattahoochee Riverkeeper, Inc. in your estate plan is by naming us as the beneficiary of an account, such as a bank or brokerage account, or an asset, such as a certificate of deposit (CD). All you need to do is fill out a beneficiary-designation form (often called a transfer-on-death or pay-on-death form) provided by your institution. After your lifetime, the asset passes directly to Chattahoochee Riverkeeper, enabling us to continue our work of protecting the Chattahoochee River.



# CHATTAHOOCHEE RIVERKEEPER®



To learn more about our  
work to preserve  
and protect the  
Chattahoochee River, visit  
***chattahoochee.org***