

The Coalition of National Park Service Retirees

SUPPORT
OPTIONS

Experienced
Effective
Credible



IN 2003, three former high-ranking National Park Service (NPS) retirees spoke out against blatant political actions that threatened to undermine the National Park System at a press conference in Washington, DC. The numerous news articles it generated were surprisingly successful and showed the power of experienced, mission-driven voices effectively channeled through national media.

Thus began the Coalition of National Park Service Retirees (CNPSR).

Now, CNPSR consists of more than 875 former NPS employees. All are volunteers. They come from all levels of the agency, including many of its most senior managers.

There is no advocacy group that has a better overall understanding of the National Park System and the issues confronting it.

However, CNPSR needs your financial support to continue our work. We charge no membership fees, so are dependent upon your generosity. Please consider CNPSR in your charitable giving!



Support Options

CNPSR needs your financial support in any form that you can provide. We want to upgrade our website to make it more user-friendly for you. That requires us to pay someone to do that work. Much of the administrative work done voluntarily will now be accomplished by someone who will earn a small salary for doing it. We also wish to implement a professional congressional relations strategy, one that will help blunt the negativity that characterizes many representatives' attitudes toward the parks and programs of the National Park Service. And finally, we want to continue to be an effective partner with the National Park Service in helping educate the American public about the values and resources of the National Park System. All this requires a sustainable financial commitment on CNPSR's part, and it's what we think you want us to do.

There are many ways to support the mission of the CNPSR. While annual contributions are greatly appreciated, please consider some of these creative ways to arrange a substantial gift, and in some cases receive a generous tax deduction!



- **CHARITABLE BEQUEST**

It is simple and easy to arrange a charitable bequest in your will or living trust. This is the most common planned gift in America.

(Additional information on page 6)

- **BENEFICIARY DESIGNATIONS**

You can name the CNPSR as a beneficiary of your life insurance, your IRA, your retirement plan, a bank account, or a deferred annuity.

(Additional information on page 7)

- **GIFTS OF STOCKS, BONDS & MUTUAL FUNDS**

If you own appreciated stock or fund shares, you can make a tax-wise gift to the CNPSR thereby avoiding any capital gains tax.

(Additional information on page 8)

- **LIFE INSURANCE**

Cash-value life insurance policies that are no longer needed for family protection can make a great gift to the CNPSR.

(Additional information on page 9)

- **IRA CHARITABLE ROLLOVER**

After age 70½, most of us face having to take mandatory withdrawals from our Thrift Savings Plan or 401K. By donating money directly to CNPSR from this withdrawal, you'll avoid income tax on the full amount donated.

(Additional information on page 10)

Charitable Bequest

You can support the mission of the CNPSR by leaving a charitable bequest in your will and/or living trust. You have full access to your money for as long as you live; your gift will be left to the Coalition if you do not need it during your life.

Types of Bequests

You can donate many types of assets with a specific bequest, including cash, bank accounts, real estate, stocks, bonds, mutual funds, and personal property. You may also leave a certain fixed percentage of your estate as a percentage bequest. Another strategy is to use a residual bequest to make a gift of whatever is left after you have taken care of your relatives.

Arranging Your Bequest

You may need to visit a lawyer to have your bequest added to your will or living trust. The legal fee is usually very modest, and your lawyer will make sure you have all of the other documents you need, like a living will and a durable power of attorney. If you have recently had your will or trust drafted, your lawyer can easily add an amendment (or codicil), stating your bequest to the Coalition of National Park Service Retirees.

Bequest Language

To name the CNPSR, please provide your attorney with our correct legal name and address:

Coalition of National Park Service Retirees, Inc.
5625 North Wilmot Road, Tucson, AZ 85750
520-615-9417
www.npsretirees.org
Tax Identification #20-2002652

Coalition of National Park Service Retirees, Inc. is a non-profit organization as defined under section 501(c)(3) of the Internal Revenue Service. Once you have made your charitable bequest arrangement, please notify the Coalition so we may thank you properly.

Beneficiary Designations

You can support the mission of the CNPSR through beneficiary naming on your:

- **Life insurance policy**
- **Deferred annuity**
- **IRA**
- **Qualified retirement plan** (401-k or 403-b plan)
- **Bank Account** (called Payable on Death account)
- **Investment Account** (called Transfer on Death account)

You may leave any percentage, or even all, of your death benefit as a charitable gift.

Arrange a Gift at Any Percentage

You may designate any amount you choose, from 1% to 100% from you estate, making an important contribution to the work of the CNPSR.

Simple to Arrange

These gifts are very easy to arrange. Simply obtain a Beneficiary Designation Form from your insurance company or your agent. If you are using a group life insurance policy, ask for this form at your benefits office. After you have completed your Beneficiary Designation Form, return it to the company.

These Gifts Bypass Probate

Gifts by beneficiary designation also avoid probate. Your gift will pass immediately to the CNPSR after your death, usually within a few weeks. Once you make your arrangements, please let us know. If possible, please send us a copy of your new beneficiary designation form, so we may thank you properly.



Gifts of Stocks, Bonds and Mutual Funds

One of the best ways to support the CNPSR is with a gift of securities. You can donate shares of stock, bonds, and mutual funds directly to the Coalition. For many people, this is an excellent way to make a charitable gift.

Avoid Capital Gains Tax

If the securities you own have appreciated in value, you will have to pay capital gains tax when you sell them. However, if you donate them to the CNPSR, you completely avoid the capital gains tax, yet you can still claim a charitable deduction for the full market value.

Call for Assistance

If you are considering a gift of securities, please give us a call so we can provide with you the correct transfer documents. In many cases, we can work directly with your stockbroker or your mutual fund company and handle the details of the transfer for you.

Gift of Life Insurance

You can support the mission of the CNPSR by donating an existing life insurance policy. You may have purchased life insurance many years ago for family protection that you no longer need. If this is the case, you can donate that life insurance policy as a charitable gift.

Tax Benefits

When you donate a policy with cash value, you receive an income tax deduction. This is a great way to turn a old policy into a tax-wise gift that helps the Coalition carry out its mission.

Transfer of Ownership

You may receive an immediate income tax deduction by transferring the ownership and changing the beneficiary status of a life insurance policy that is now paid in full to the Coalition of National Park Service Retirees.

Beneficiary of Policy

You can make the CNPSR the beneficiary or co-beneficiary of an existing life insurance policy by contacting the insurance company that issued the policy and completing the necessary forms.

Purchase of Policy

You can purchase a new policy and name the CNPSR as the Beneficiary. Your annual insurance payments may be deductible if the ownership and beneficiary status are transferred to the Coalition.



IRA Charitable Rollover

The IRA Charitable Rollover is an outstanding way for donors to support CNPSR. It enables donors to make a gift from their IRA and not include the amount so distributed in their taxable income.



What is an IRA charitable rollover? The law uses the term “qualified charitable distribution” to describe an IRA charitable rollover. A qualified charitable distribution is money that individuals who are 70½ or older may direct from their traditional IRA to eligible charitable organizations. The provision has a cap of

\$100,000 for charitable distributions from individual IRAs each year. Individuals may exclude the amount distributed directly to an eligible charity from their gross income.

Does a donor also receive a charitable deduction when they roll over assets to a charity under this provision?

No. Under this provision, donors benefit by not having to recognize the amount contributed directly from their IRA to a qualifying charity. However, because donors exclude this contribution from their gross income, they cannot take a charitable contribution deduction for the contribution; to do so would result in a double benefit for donors and that is explicitly prohibited.





For assistance or questions about these types of donations and bequests, please contact Bill Wade, treasurer: bill_wade@npsretirees.org

PHOTOS

All photos were taken by the National Park Service.

Cover: Trail at Tsankawi, Bandelier National Monument, New Mexico (*Sally King*)

Inside cover: Yucca, Badlands National Park, South Dakota

Pages 4-5: Badlands wall with prairie in the foreground, Badlands National Park, South Dakota (*Shaina Niehans*)

Page 8: Tiger swallowtail on thistle, Shenandoah National Park, Virginia

Page 9: Cave survey, Wind Cave National Park, South Dakota

Page 10: Detail of war club, Agate Fossil Beds National Monument, Nebraska; Caribou antler and wildflowers, Bering Land Bridge National Preserve, Alaska

Page 11: Ranger giving interpretive talk, Arches National Park, Utah

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**COALITION OF
NATIONAL PARK SERVICE RETIREES, INC.**

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Tucson, AZ 85750
520-615-9417**

www.npsretirees.org

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