



## ECOLOGY PROJECT INTERNATIONAL

### Leave Your Legacy: Join EPI's Leadership Circle

#### EPI'S LEADERSHIP CIRCLE

Since its inception in 2000, EPI has served more than 35,000 students world-wide. Two-thirds of them are economically disadvantaged youth who live near our program areas (Belize, Costa Rica, Mexico, the Galapagos Islands, and the Greater Yellowstone Ecosystem). By working with local populations, EPI enables these students to incorporate conservation practices into their daily lives, ensuring integrated, sustainable conservation for the long-term on a global scale.

You can leave a legacy of empowerment for the next generation of conservation leaders by joining our Leadership Circle, through a will bequest or a life income agreement. In doing so, you give an important gift to the planet and the next generation, fostering youth as lifelong stewards of Earth's precious resources. We are pleased to recognize your generosity by acknowledging you in our Annual Report as a member of our Leadership Circle and other special recognition.

#### WHAT YOUR GIFT FUNDS

You can designate what your gift funds or you can leave it unrestricted, to provide for the greatest need. We offer two options:

- **Student Fund:** Support deserving students from Latin America and the United States, contributing to conservation science and developing their interests and skills in ecology and sustainability.
- **Opportunity Fund:** Magnify EPI's impact in the world and invest in successful conservation through new and expanded programs that engage the next generation as conservation leaders – funds may help pilot new sites, open or upgrade a new educational campus, build our collective capacity for transformative programs, respond to an urgent plea to address conservation issues, or other emergent activities.
- **Centers Fund:** Each EPI campus or program site is a center of student activity, and a gathering space for collaboration. Periodically, upgrades and renovations to buildings and infrastructure are required. Support our "homes" throughout the world with a gift to this fund.

#### WAYS TO GIVE

There are three main planned giving vehicles, each with its own tax advantages. A **bequest in your will** is the simplest and most common way to leave a legacy while simultaneously reducing the taxable portion of your estate. A **Charitable Gift Annuity** or **Charitable Remainder Trust** are both legacy gift options that provide near-term tax advantages for some donors.

- **A Bequest in your Will.** Bequests are often designated as a percentage of the estate, a percentage of the estate's remainder, or a specific amount. A bequest is the simplest and most straightforward

way to make a planned gift. In designating EPI as a beneficiary, please ask your attorney to describe EPI as *"Ecology Project International, a non-profit organization with a tax ID number of 91-2163952, located at 315 South Fourth Street East, Missoula, Montana 59801"*.

- **A Charitable Gift Annuity:** Using this vehicle, the donor makes a lifetime gift of assets (\$5,000 minimum) which is then invested, and he/she receives a federal income tax deduction in the year of the gift *and* periodic income payments for life. Upon the donor's death, EPI receives what remains in the fund. Cash and/or stock can be used to fund the annuity. One can also include a spouse in the agreement. If so, payments to the surviving spouse continue after the first spouse passes. In this case, EPI receives the remainder after both parties pass away. By offering a fixed payment amount for life, these annuities are appealing to those living on a fixed income or wanting to know exactly how much they will receive each year. Some important things to note about this vehicle are:
  - The amounts of the tax deduction and periodic payments to the donor(s) will be based on the donor(s)'s life expectancy; so they will differ for each person or couple. To determine these amounts, EPI runs a "gift illustration" (calculation) for the donor, with an input of the gift amount and donor(s) birth date(s). A portion of the lifetime payments is tax free. The breakdown of this is also included in the gift illustration. EPI partners with the Missoula and Montana Community Foundations and a qualified financial advisor, Dale Woolhiser of UBS Missoula, Montana, to provide these illustrations as well as invest the funds. The funds are actually held and invested at the Montana Community Foundation, and are administered by the Missoula Community Foundation.
  - The donor can make the gift and receive an immediate tax deduction but defer the income payments so that they begin in the future, and thus receive a larger tax deduction upfront. This "deferred gift annuity" is ideal for someone who is more in need of an immediate tax deduction than immediate income. The donor can also relinquish his/her payment rights later and therefore surrender the whole annuity to EPI ahead of time (before his/her death) and receive an additional tax deduction, as a separate transaction. This is done if the donor generally finds that he/she doesn't need income into the future, but instead needs the tax deduction.
- **A Charitable Remainder Unitrust:** These vehicles require a \$100,000 minimum investment. Cash and/or stock can be used to fund them. They function similarly to the CGA above, but the rate of return is calculated as a fixed percentage (based on the federal discount rate) of the annual return on the trust. For example: if the fixed percentage is 3%, at the end of each year, the fund is valued to see how well it performed in the stock market, and the donor receives the 3% payout. This means that if the donor invests \$100,000, and at the end of the year the fund was worth \$104,000 (based on 4% annual stock market performance), the donor receives a payout of 3% of \$104,000, or \$3,120.

## CONTACT US

Thank you for considering leaving a legacy that supports hands-on education for the next generation and durable conservation efforts into the future. If you have named EPI as a beneficiary in your will, please let us know so that we can acknowledge you in our Leadership Circle.

**We hope to hear from you!** Please contact Julia Horn, Development Officer, at [juliah@ecologyproject.org](mailto:juliah@ecologyproject.org).