

# Your legacy can safeguard the Boundary Waters for future generations to visit, explore, and protect.

***nmmw***  
northeastern minnesotans  
for wilderness

**SAVE** *the*  
BOUNDARY WATERS

Northeastern Minnesotans for Wilderness, which leads Save the Boundary Waters, is a national wilderness and public lands advocacy group with local roots that unites people in protecting the Boundary Waters and the greater Quetico-Superior region.

A planned gift to Northeastern Minnesotans for Wilderness and Save the Boundary Waters - through your will, retirement plans, or insurance policies - is a powerful and thoughtful way to safeguard the Boundary Waters for future generations. Your gift may also provide a welcome tax benefit to you and your estate.

There is no minimum amount to make a legacy gift or bequest. We recommend you consult your financial planner, attorney, or tax accountant about how a planned gift to Save the Boundary Waters will work for you.

If you have already named Northeastern Minnesotans for Wilderness in your will, please let us know so we can thank you during your lifetime.



# Ways to Leave a Lasting Legacy for the Boundary Waters

## Make a bequest

A charitable bequest is a common, simple way to include Save the Boundary Waters in your estate plans to protect the Boundary Waters forever. A bequest is free from federal and state taxes and can be made either outright or contingent upon the death of a named beneficiary. The amount of the bequest often indicated as a percentage of the estate, is deducted from your estate total, offering substantial savings by decreasing the value of the estate subject to taxation.

## Qualified retirement plan or IRA minimum distribution

Approaching the age at which you're required to take IRS determined minimum distributions from your IRA or 401(k) can create a stressful situation: more taxable income than you plan to spend. Contributions made directly to charities - qualified charitable distributions - may provide tax savings. Naming a charity as one of your IRA or 401(k) beneficiaries can create tax efficiencies for your estate. Alternatively, you can name Save the Boundary Waters as a contingent beneficiary upon the death of the named beneficiary.

## Donor Advised Funds

A donor-advised fund (DAF) is a charitable investment account for the sole purpose of supporting the causes important to you. When you contribute to a DAF, you are usually able to take an immediate tax deduction. The funds are invested for tax-free growth, and can then be distributed to any IRS-qualified charity, like Save the Boundary Waters. Many Wilderness Defenders are already taking advantage of this type of giving during their lifetime.

## Stock, bonds, or mutual funds

Donating securities to Save the Boundary Waters allows you to receive the same income tax savings that you would if you wrote us a check while also eliminating capital gains taxes on the transfer.

## Charitable Remainder Trust

If you have built a sizable estate and also are looking for ways to receive reliable payments, consider a charitable remainder trust. This type of trust provides you or other named individuals income for a period of life or years. At the end of the trust term, the remaining trust assets pass to qualified charities like Save the Boundary Waters.

## Life Insurance Policy

Life insurance policies allow several ways to give. You can donate a paid policy that you no longer need by naming Save the Boundary Waters as the beneficiary and policy owner. In return, you will receive an immediate tax deduction based on your cost basis in the policy, and it will reduce the value of your estate by the full face value of the policy, potentially reducing estate taxes.

# To include Save the Boundary Waters in your estate plans, please use the following information:

**Legal name:** Northeastern Minnesotans for Wilderness

**Address:** PO Box 625, Ely, MN 55731

**Phone:** 218-365-7808

**Tax ID:** 01-0743018

**Org. Exempt Status:** 501(c)(3)

## Sample language that can be included in a will or estate plan:

"I give Northeastern Minnesotans for Wilderness, a nonprofit corporation located at PO Box 625, Ely, MN 55731, the sum of \$\_\_\_\_\_ or \_\_\_\_\_% of my estate for general operating purposes. Their federal tax ID# is 01-0743018"

## Boundary Waters Legacy Society

Like you, many dedicated Save the Boundary Waters supporters have shared their planned giving hopes with us. By sharing your intentions and preferences, we can better ensure your wishes are met while offering Boundary Waters Legacy Society membership benefits. All information will be kept strictly confidential.

## Questions?

Contact Kelsey Polcher, Development Director, at  
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*The information above is not intended to be financial advice.  
Please consult with your financial or estate planner.*