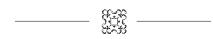
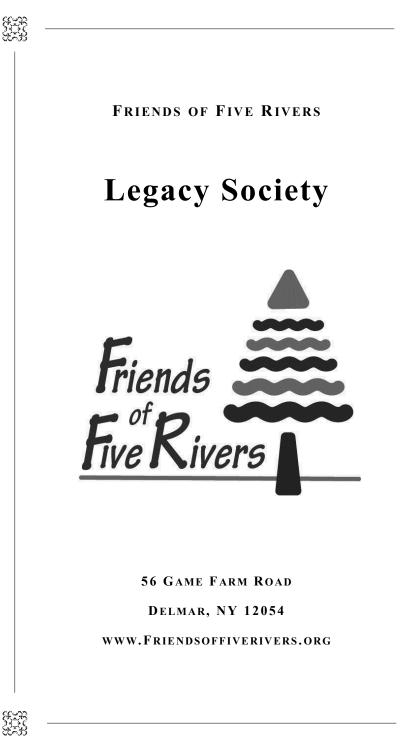


Leave a Legacy

Giving to the Future of the Friends of Five Rivers and its Environmental Education Programs.







Legacy Society

To express our appreciation for a committed group of donors who have remembered the Friends of Five Rivers in their estate plan, we have established the Friends of Five Rivers Legacy Society. Members of this special group share the common bond of philanthropy and vision to provide for the future of environmental education at Five Rivers. We invite you to join with other who share your passion for learning in nature.

Membership in the Legacy Society

You can show your personal commitment to environmental education and set an example for others by remembering the Friends of Five Rivers in your will, trust or other planned gift. No gift has a more lasting impact. A planned gift also offers you many potential advantages, including federal estate tax savings, the elimination or reduction of capital gains taxes and the opportunity to increase spendable income.

Benefits and Recognition

The Friends of Five Rivers honors every planned gift donor with membership in the Legacy Society. As a member, you will enjoy:

- The satisfaction of making a gift that will ensure the continuation of the mission of the Friends of Five Rivers for future generations.
- The opportunity, if you agree, for your gift to be publicly recognized.
- The option, if you prefer, to give anonymously.
- A Legacy Society pin given only to those supporters who have remembered the Friends of Five Rivers in their will or estate plan.

Making Your Gift to the Friends of Five Rivers

If you have already arranged for a bequest or other planned gift, we would like to honor your support. If you are still considering such a gift, let us know so we can help you and your advisors complete your gift in a way that benefits your estate and makes clear your intention to help the Friends of Five Rivers.

Make an investment with the Friends of Five Rivers through...

Retirement accounts:

You can donate a gift of your retirement assets, such as your IRA, 401k, 403b, pension or other tax deferred plan, which will not be subjected to estate, gift or income taxes. If you are over 70 1/2, you can avoid or minimize income tax on your minimum required IRA distributions by making a charitable rollover gift to the Friends of up to \$100,000. Contact your IRA custodian to set this up.

Stocks & bonds:

By making a gift of your appreciated securities, you may be able to avoid paying capital gains tax that would otherwise be due if you sold these assets. For more information on this option, please visit our website at <u>www.FriendsOfFiveRivers.org</u> or call us at (518) 475-0295.

Bequest:

Designate the Friends of Five Rivers as the beneficiary in your will, living trust, life insurance policy, retirement account or private foundation.

The Friends Endowment Fund:

This fund was established in 2004 for the purpose of providing general operating support to benefit the environmental education programs provided by the Friends of Five Rivers. Endowment funds create a permanent source of income for the organization and assist us in serving the community while planning for our financial stability. The principal remains intact to benefit the organization forever and the Friends use a portion of the interest each year to support our operations. To make a donation to the Friends of Five Rivers Endowment Fund, you can use one or more of the options above, or use our online donation system at <u>www.FriendsOfFiveRivers.org</u> or mail a check to us at Friends of Five Rivers, 56 Game Farm Road, Delmar, NY 12054. Please let us know that your donation is for the Endowment Fund.

To discuss how your donation will benefit the Friends of Five Rivers, please contact the Friends' Executive Director, at (518) 475-0295 or by email at <u>FriendsFiveRivers@outlook.com</u>.