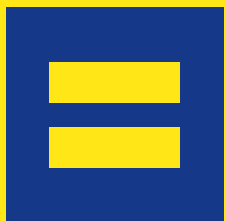

Writing Your Life Story

Ensuring
Equality
for Future
Generations



HUMAN
RIGHTS
CAMPAIGN
FOUNDATIONTM

Our Story: Why We Give



“Our vision of the future we want for our son and all children is that they are educated in welcoming schools where bullying is not tolerated and where kids can feel safe and supported when they come out. That’s why we included HRC in our estate plan. We want to ensure our support not just of the issues of today but those of tomorrow as well – we hope you will join us.”

— (above, L-R) **Josh and Steve,**
HRC Equality Circle members,
with their son Caden.

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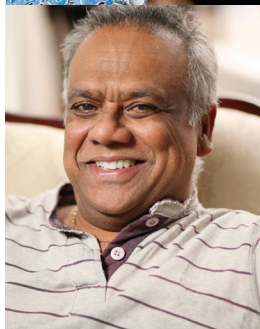
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Writing Your Life Story

Ensuring Equality for Future Generations

Throughout our lives, there are moments when we pause to reflect on what we have achieved and what we hope to accomplish. We consider how to write each chapter of our life story in a way that embodies our values in word and deed.

Your support of the Human Rights Campaign reflects your values — values of justice, equality and compassion. A gift to HRC as part of your estate plan is a way to ensure your values live on for future generations.

What you give to friends, loved ones and the causes you champion is also a way of expressing your hopes and dreams for the future. Your commitment to a future of equality and fairness for all can be part of your enduring legacy — the capstone of your life.

This guide to estate giving is a starting point for considering how you can make sure your life story is joined forever with the story of the fight for equality that is the Human Rights Campaign.

What You Should Know

When someone dies without a will, the state makes final estate decisions and distributes property according to its own rigid laws. Particularly for lesbian, gay, bisexual and transgender (LGBT) people the result can be misguided at best and tragic at worst. The state will make decisions with no recognition of your partner, your friends or the causes that matter to you.

The Gift of Remembrance

For the pioneers of our movement, those who have been fighting for justice since HRC was founded in 1980 – and, in many cases, even longer – a second touchstone, in addition to equality, marks our community: the HIV/AIDS epidemic.

We welcome gifts given in memory of someone you have loved and lost, who sadly did not live to witness the strides we have made toward equality, but in whose memory you make a commitment to the future.

To name your gift in memory or honor of someone, or to designate your gift for a particular program and ensure that your wishes are honored, please discuss your objectives with Adam Swaim, Director of Estate Planning, at (866) 772-9499.





Why Invest in the Human Rights Campaign?

Ensuring the Future of the LGBT Movement

In any social movement, achieving legislative victories is only one way to measure success. Changing people's lives matters just as much. For more than 30 years, HRC and the HRC Foundation have worked to achieve equality for LGBT people while encouraging them to live their lives openly — even as we seek to change the hearts and minds of all people to the side of equality.

Our work is national in scale, but personal in impact — felt when LGBT people visit a sick partner or child in a hospital ... go to their jobs without fear of being fired ... are welcomed in their faith community ... walk through school hallways confident that harassment will not be tolerated.

Much has changed since our founding in 1980. You have been an important part of the HRC story. Thanks to you, what seemed like a far away dream back then is now in sight. But we need your help to achieve full equality. Despite recent historic gains, the culture war against LGBT people continues. A gift from your estate can help make your personal dream of fair and equal rights for future generations come true.

What You Should Know

HRC and the HRC Foundation are two separate but affiliated organizations. Because of HRC's grassroots lobbying and political work, contributions to HRC are not tax-deductible. Contributions to the HRC Foundation are fully tax-deductible based on the Foundation's entirely non-political, educational and outreach mission.

When one is deciding how to leave a legacy for equality, the tax consequences of a particular gift strategy can often be a consideration. If the tax consequences of your gift are not a consideration for you, a gift to HRC will give us the greatest flexibility in putting your donation to work on behalf of the LGBT community. Either way, your contributions are invested in the shared mission of a future of equal rights for all people.





The Most Popular Way to Give for the Future

Flexible Bequests

A bequest is the most popular way to honor and perpetuate your part in the story of the fight for equality:

- You retain control of your assets during your lifetime and can change your beneficiaries at any time.
- Just a few sentences in your will or trust completes your gift.
- Bequests can be arranged to provide for loved ones and for HRC.
- Regardless of the size of your gift, your contribution will help ensure the future of the LGBT movement.

Here are the three most common ways to designate HRC as a beneficiary:

1. ***To leave the majority of funds to your loved ones,*** name HRC the beneficiary of a specific amount or percentage of your estate.
2. ***To leave HRC what's left after loved ones are provided for,*** use a residuary bequest.
3. ***To leave your estate to family and friends, unless you outlive one of your beneficiaries,*** use a contingent bequest.

How to Say It. If you have decided to make a bequest to HRC or the HRC Foundation ...

To make your gift directly to HRC (non-tax-deductible):

“I give and bequeath _____ (dollar amount, percentage of residuary estate, etc.) to the Human Rights Campaign (Federal Tax I.D. 52-1243457), located in Washington, D.C.”

To make your gift to the HRC Foundation (tax-deductible):

“I give and bequeath _____ (dollar amount, percentage of residuary estate, etc.) to the Human Rights Campaign Foundation (Federal Tax I.D. 52-1481896), located in Washington, D.C.”



Sign Your Name, Change the Future

Leveraging Retirement Assets for Equality

Retirement assets are among the most heavily taxed, making them an ideal resource for charitable giving once you no longer need the assets yourself. As the charitable affiliate of HRC, the HRC Foundation is exempt from paying the taxes that might otherwise be owed. Consider making the HRC Foundation a beneficiary of your retirement assets and leaving other less-heavily taxed assets to loved ones.

| Beneficiary | Your Heirs | HRC Foundation |
|----------------------------------|------------|----------------|
| Gift Amount | \$ 100,000 | \$ 100,000 |
| Estate Taxes* | \$ 45,000 | -0- |
| Net Amount Subject to Income Tax | \$ 55,000 | -0- |
| Income Tax* | \$ 21,725 | -0- |
| Net to Beneficiary | \$ 33,275 | \$ 100,000 |

* Based on maximum 2013 estate and income tax rates.

Because the HRC Foundation is a tax-exempt 501(c)(3) organization, 100% of the amount passing to the HRC Foundation goes to fund our work to encourage LGBT people to live their lives openly and to change the hearts and minds of all people to the side of equality.

What You Should Know

Be sure to let us know if you have included the HRC Foundation as a beneficiary of a retirement account. Providing us with documentation is the best way to ensure that we receive the gift you intended for us. Here is the language to use:

**Human Rights Campaign Foundation
(Federal Tax I.D. 52-1481896)**

Leave a Legacy of Equality in Three Easy Steps

1. Check your retirement account statement for the phone number and website of your retirement plan administrator.
2. Request or download a beneficiary designation form.
3. Designate the HRC Foundation as a partial, contingent or sole beneficiary of your account. Sign and return the form to your plan administrator and keep a copy for your files.



Donate Your Hidden Treasure

Fulfill Your Legacy Using Overlooked Assets

The comment we most often hear is, “I wish I could do more.” Many HRC supporters believe they don’t have the assets to do more or that they can’t make a gift because they aren’t sure if they will need their assets later. Here are ways to give that are often overlooked. In each case, your assets transfer to HRC only after you no longer need them:

Life Insurance

Many of us have life insurance policies that have long since served their purpose. Perhaps you purchased a policy when your children were young — but now the kids are grown and doing well — or you have a policy your parents purchased for you years ago. Insurance policies that have outlasted their original purpose are a wonderful way to create your legacy of equality. It’s easy:

1. *Request a change of beneficiary form from your life insurance company and make HRC a beneficiary. You retain the flexibility to change your beneficiaries at any time.*
2. *Sign over a fully paid policy. You will be allowed a tax deduction for your generosity.*



Certificates of Deposit

One of the simplest ways you can provide for the future of our movement is by making HRC the “pay on death” beneficiary of a certificate of deposit (or any bank or brokerage account, for that matter). Your financial institution can assist you with this easy process. Be sure to let the bank officer know our legal name is Human Rights Campaign (Federal Tax I.D. 52-1243457).

Donor Advised Funds

As with many financial accounts, final distribution of contributions remaining in a donor advised fund is governed by the contract you completed when you created your fund. We hope you will consider naming the HRC Foundation a successor beneficiary of your account. Or you can designate the HRC Foundation to receive a portion of the remaining account value, leaving the balance for your family or friends to continue your legacy of philanthropy. Be sure to use the correct terminology: Human Rights Campaign Foundation (Federal Tax I.D. 52-1481896).

Increase Your Retirement Income

With a Gift That Pays You Back

Of all the gifts that pay you back, the charitable gift annuity is the simplest, most affordable and most popular. A gift annuity enables you to provide dependable annual income for yourself or loved ones while helping to secure a future of equality for the LGBT community.

- 1. You make an irrevocable gift using cash, stock or real estate. (Our minimum is \$10,000.)*
- 2. You receive annual income — at an attractive rate — for as long as you live, no matter what happens in the stock market or the economy.*
- 3. You help ensure equality for future generations.*

What You Should Know

Gift annuities can be arranged for up to two beneficiaries, making them a great retirement and estate planning tool for couples, whether or not they are married. If either beneficiary passes away, the surviving beneficiary will continue to receive the full annuity payment each year for life.

See Your Benefits!

Receive a customized illustration showing how a charitable gift annuity could benefit you. We'll calculate your payments and tax benefits based on your age and a sample gift amount, without obligation and in confidence. Just give us a call at (866) 772-9499 or email us at adam.swaim@hrc.org.



What HRC Annuitants Say

“I was surprised to learn that I could make a generous donation to the HRC Foundation and also receive payments for the rest of my life. My money is put to work for a cause I can believe in, and the payments are a great supplement to my retirement income.”

— Mike,
HRC annuitant

What the Experts Say

“Philanthropic advisers are trumpeting gift annuities as a win-win proposition. They let donors support their favorite causes and get a decent income stream in return.”

— SmartMoney magazine

Turn Your Deed into a Good Deed

Discover the Many Benefits of Donating Real Estate

Donating real estate has become a popular way for donors to accomplish a number of important objectives:

- You eliminate responsibility for managing your property.
- You can avoid capital gains tax on property appreciation.
- You can receive an immediate charitable income tax deduction.
- You free yourself of the demands of disposing of the property.
- You transform a property asset into an income stream.

Imagine not having to worry about selling a property or getting a fair price — while at the same time realizing valuable tax benefits AND creating your legacy of equality. Here are three common approaches:

Donate the Property Outright. This frees you from the costs and responsibilities of ownership. If you have owned the property more than a year, you will enjoy a charitable income tax deduction equal to the property's full fair market value. You will eliminate any capital gain, and the gift reduces your future taxable estate.

Include Us in Your Will or Trust. You can include a gift of real estate in your will or living trust, and you will be eligible for a charitable estate tax deduction upon your death.

Receive Income for the Rest of Your Life. Convert your real estate investment into a predictable income flow and realize capital gains and other tax benefits by creating a charitable gift annuity with the sale proceeds.

A photograph of two men walking a small white dog on a leash along a paved path in a park-like setting. The man in the foreground is wearing a blue puffer jacket over a light blue shirt and jeans, smiling. The man behind him is wearing a grey puffer jacket over a blue shirt and jeans, also smiling. The path is lined with trees and grass, and the scene is brightly lit with shadows on the ground.

There are other ways to structure a donation of real estate. Please contact us to discuss your objectives. We'll help tailor your real estate gift to achieve your goals.

Let Us Recognize Your Generosity

The HRC Equality Circle is a special recognition program for individuals who have included HRC or the HRC Foundation in their estate plans.

Please let us know if you have done so. Providing us with documentation of your gift is the best way to ensure that we receive the gift you intended for us, and it enables us to confer on you the benefits and recognition accorded Equality Circle members.

We would be happy to discuss opportunities for making a meaningful gift that will meet your personal and philanthropic objectives. Just give us a call at **(866) 772-9499** or email us at **adam.swaim@hrc.org**.



Choose the Gift That Accomplishes Your Objectives

| If you want to ... | Then consider ... |
|--|--|
| Make a gift that is easy to execute (doesn't require having a will or trust) | Life insurance, a certificate of deposit, balances remaining in bank or brokerage accounts or retirement plan assets |
| Lower your estate and/or income taxes | A bequest, retirement plan assets, real estate or a charitable gift annuity funded with an appreciated asset |
| Retain control over your assets during your lifetime | A bequest, retirement plan assets, life insurance, a certificate of deposit, balances remaining in bank or brokerage accounts or real estate |
| Preserve the option of changing your beneficiaries | A bequest, retirement plan assets, life insurance, a certificate of deposit, balances remaining in bank or brokerage accounts or real estate |
| Make a gift that costs you nothing now | A bequest, retirement plan assets, life insurance, a certificate of deposit, balances remaining in bank or brokerage accounts or real estate |
| Make a gift that pays a fixed annual amount to you and/or a second beneficiary | A charitable gift annuity |

Visit www.hrc.org/plannedgiving for:

- Complete information about ways to create a legacy for equality through a planned gift to HRC or the HRC Foundation in your estate plans
- Comprehensive estate planning resources for the LGBT community
- Information about the benefits and recognition accorded HRC Equality Circle members



**HUMAN
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FOUNDATION**

Adam Swaim

Director of Estate Planning

Human Rights Campaign
1640 Rhode Island Ave., N.W.
Washington, D.C. 20036-3212

(866) 772-9499

email: **adam.swaim@hrc.org**

website: **www.hrc.org/plannedgiving**