*Frances and Ruth Brown, donors of Mt. Pleasant*

*The true meaning of life is to plant trees, under whose shade you do not expect to sit.*

–NELSON HENDERSON

Like the Brown sisters, you can help future generations benefit from the Conservancy's programs by making a planned gift. What is a planned gift? Simply put, it is a gift made through your estate–either in your will or by designating the Conservancy as the beneficiary of an account. You retain control of your assets during your lifetime, allowing you flexibility if your needs should change. Making a gift to the Conservancy can reduce the amount of your estate subject to taxation.

To honor the generous gift that made the Conservancy's Mt. Pleasant farm possible, individuals who designate the Conservancy in their estate plans will be included in the Ruth and Frances Brown Society.

## LEARN MORE

For more information about including the Howard County Conservancy in your estate please contact us. Gifts to the Howard County Conservancy are deductible to the fullest extent allowed by law. Please consult your tax adviser for more details.

## CONTACT US

410-465-8877
legacy@howardnature.org
howardnature.org

Howard County Conservancy

*connecting people to nature*

10520 Old Frederick Road
Woodstock, Maryland 21163

# Howard County Conservancy

# Leaving Your Legacy

Each spring, volunteers plant trees at the Howard County Conservancy's Mt. Pleasant farm. In time, these trees will provide shade, habitat for wildlife, filter rainwater, and improve air quality. We plant trees today to benefit future generations who will visit the Conservancy. Similarly, the Conservancy benefited from a very generous bequest from Ruth and Frances Brown, sisters whose family owned Mt. Pleasant for 300 years. The Brown sisters left this beautiful property for education and preservation. The Howard County Conservancy is honored to serve as steward to this legacy.

# GIVING OPTIONS

## Bequests

One of the most common ways to make a planned gift is through your will. You can specify an amount or a percentage of your estate or a percentage of the remainder of your estate. In addition to making gifts of cash or securities, you also can bequeath real estate. For your convenience, the Conservancy can provide you with sample language that you can share with your attorney as a starting point.

## Types of Bequests

**Specific Bequest**–designates a set amount that will be given from your estate

**Percentage of Estate**–designates a set share or percentage of your estate

**Residuary Bequests**–either all or a percentage of the remaining estate after all other directives are satisfied

**Contingent Bequest**–the bequest occurs only if the named beneficiary(ies) do not survive you

Most people make their bequests unrestricted to allow the Conservancy to use the funds where they are needed most when received. If you wish to designate your bequest for a specific purpose, please discuss this with Conservancy staff prior to making the designation to ensure that your bequest fits with our mission.

## Beneficiary Designations

The easiest way to include the Howard County Conservancy in your estate is by designating us as either the primary or contingent beneficiary of an account, such as a bank account, brokerage account, IRA or retirement account. The process is simple. Just request paperwork to change the beneficiary from the company that holds the account.

## Life Insurance

If you have a fully paid whole life policy, you can designate the Conservancy as the beneficiary or contingent beneficiary. If you transfer ownership of the policy to the Conservancy, you can receive a tax deduction for the cash value of the policy.

## IRA Rollover

A new law allows people who are 70½ or older to give up to $100,000 from an IRA tax-free. The gift must be made directly from the account to the Conservancy. Please contact the Conservancy for more details before making this gift.

## Real Estate or Other Property

You can make a gift of real estate, artwork or even patents through your estate. Please contact the Conservancy before making a gift of property.

## Charitable Remainder or Lead Trusts

These trusts can provide you with income for life or the life of a beneficiary. The gifts are made during your life and provide an immediate tax deduction. These are suitable for contributions of more than $50,000. Please contact the Conservancy for more information.