



American Fisheries Society

Organized 1870 to Promote the Conservation, Development and Wise Utilization of the Fisheries

Supporting an organization you care about should be easy, not hard. We're working to reduce the difficulties associated with giving back to the American Fisheries Society by creating multiple ways for you to contribute.

Giving back to your profession through a planned gift that benefits the American Fisheries Society is a wonderful gesture. Outlined below are several methods through which you can support AFS in ways that will not affect your cash flow, lifestyle or family security during your lifetime. *Thank you!*

| Type of Gift | Description | Suggested Actions and Language |
|--|---|--|
| <i>Bequest</i> – percentage of estate | A bequest in your will, a legal document specifying how your property will be distributed after your death. Benefits AFS, reduces your estate's tax liability. | "I hereby give, devise, and bequeath ___% of the residue of my estate to the American Fisheries Society, a §501(c)(3) organization located in Bethesda, MD, to provide support for its mission and general purposes." |
| <i>Bequest</i> – specific gift amount and/or asset | A bequest in your will, a legal document specifying how your property will be distributed after your death. Benefits AFS, reduces your estate's liability. | "I hereby give, devise, and bequeath \$ ___ amount ___ and/or ___ asset ___ to the American Fisheries Society, a §501(c)(3) organization located in Bethesda, MD, to provide support for its mission and general purposes." |
| <i>Bequest</i> – residuary estate | A bequest in your will, a legal document specifying how your property will be distributed after your death. Benefits AFS, reduces your estate's tax liability. | "I hereby give, devise, and bequeath all the rest, residue and remainder of my estate, both real and personal, where located – to the American Fisheries Society, a §501(c)(3) organization located in Bethesda, MD, to provide support for its mission and general purposes." |
| <i>Beneficiary</i> – percentage or full beneficiary of bank account, brokerage account or life insurance policy | A set-aside in your account can result in tax savings for your heirs, and AFS will receive part or all of your account after your death. | Complete a Change of Beneficiary form to name AFS as a beneficiary of part or all of your bank account, brokerage account or life insurance policy. |
| <i>Gift</i> – life insurance policy | You donate a policy, making AFS the irrevocable owner and beneficiary of a policy. You take a deduction, deduct any future premium payments, make an extraordinary gift and avoid estate tax. | Contact AFS; insurance policy should be a paid-up policy or a policy with internal cash value on which future payments are owed. AFS may keep the policy in force, or may sell or surrender the policy at any time to invest with its endowed accounts. |
| <i>Beneficiary</i> – percentage or full beneficiary of traditional IRA, Roth IRA, or 403(b) or other retirement plan | Distributions at death to a charity are tax-free, but are subject to income tax and possibly estate tax when left to loved ones. | Complete a Change of Beneficiary form to name AFS as a beneficiary of part or all of your retirement account. Note that you can continue to take withdrawals from your plan during your life, and that you may be required to obtain spousal consent for the AFS designation. |
| <i>Other</i> – endowment, designated fund | You can create a named fund with an endowment or contribute to an existing fund, to support programs, awards, etc. in perpetuity. AFS can establish a scholarship program, and can facilitate a major bequest/gift in support of a specific program (examples include scholarships, symposia and awards). | Contact the AFS staff to discuss additional options. We can also connect you with the AFS financial advisors to address investment-related questions (gifts of securities, stocks, etc.). |

For more information on planned and annual giving, visit <https://fisheries.org/about/support-afs/>. Consult your attorney or financial advisor when estate planning. Please contact kdunn@fisheries.org or (301) 897 8616.

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