The Tern Society is a special group of Mass Audubon members and friends who have enhanced their connection to nature through their estate plans. They have blended their philanthropic and personal financial goals, have planned for Mass Audubon to be an important part of their legacies, and have gained benefits that will last their lifetimes.
The foresight of two inspirational women, Harriet Hemenway and Minna Hall, helped establish Mass Audubon as the leader in the early conservation movement of the 1800s. Following their lead, countless generous individuals have made it possible to fulfill our mission and sustain our current conservation work. Every gift, no matter how big or small, helps Mass Audubon grow green and strong and remain a leader in tackling the conservation challenges of today and tomorrow.

By including Mass Audubon in your personal estate plan—through a bequest or life income gift arrangement—you can make a gift that will have a lasting, positive impact on the nature of Massachusetts. A planned gift allows you to

- Make a significant gift you might never have thought possible
- Make a larger gift than you might ever have thought possible
- Direct your support to the Mass Audubon program or sanctuary of your choice
- Receive potential savings on income, capital gains, gift, and/or estate taxes
- Convert low- or non-income- producing assets into an attractive income stream
- Provide a legacy that gives back for generations
- Make a difference.

Thank you for considering this special giving option.
Overview of the most popular planned gifts.

To create a planned gift, you can use cash, appreciated securities, real estate, IRAs, business interests, personal property, and life insurance policies. Let us work with you to help determine the best choice for you.

**Bequest or Beneficiary Designation**

Naming Mass Audubon as a beneficiary of your estate in your will or estate plan is the simplest planned gift. Sample language is as follows:

> I bequeath to Massachusetts Audubon Society, a Massachusetts charitable corporation in Lincoln, MA, the sum of $______ (or _____%) of my residuary estate to be used for its general purposes (or a specific designation, sanctuary, or program in keeping with our conservation mission.)

You can also easily name Mass Audubon as the beneficiary of your 401K, IRA, pension, insurance, or other retirement plan using the beneficiary form that the administrator of the plan provides you and keeps on record.

Massachusetts Audubon Society, Inc.'s tax identification number is 04-2104702
Life Income Gifts: Income for you today and support for Mass Audubon tomorrow.

*A Charitable Remainder Trust* is a flexible life-income arrangement that ensures that you or your beneficiary receives income for life. When the trust terminates, the principal remaining is your gift to Mass Audubon.

*A Charitable Lead Trust* is the mirror image of a Charitable Remainder Trust—it provides an income stream to Mass Audubon for a fixed number of years. At the end of the term, the principal in the trust returns to you or your beneficiary.

*The Pooled Income Fund* is an investment that commingles donor gifts for investment purposes. Each gift is tracked separately and you or your beneficiary receives the representative percentage of the fund’s income annually for life. Upon the death of the income beneficiary, the gift’s percentage share of principal is your gift to Mass Audubon.

*The Charitable Gift Annuity* is an opportunity for you or your beneficiary to receive a specified dollar amount annually for life in consideration of a gift of cash or securities of $10,000 or more. Upon the death of the beneficiary, the principal remaining is your gift to Mass Audubon.

*A Retained Life Estate* allows you to contribute real estate while retaining the use of it for your lifetime. At your death, the proceeds of the property’s sale are your gift to Mass Audubon.

Which Planned Gift Works for You?

I would like to make a gift now
Outright gift of cash or securities

I would like to make a gift now but do not have the assets
Bequest, IRA, Retirement Plan, Insurance, Retained Life Estate

I would like to make a gift but need income
Charitable Remainder Trust, Charitable Gift Annuity, Pooled Income Fund

I would like to make a gift but want to provide for my children
Charitable Lead Trust
Please join us! To become a member of the Tern Society simply let us know you have named Mass Audubon as a beneficiary of a planned gift.

To recognize your special commitment, we offer the following benefits:

- Recognition as a member of the Tern Society in Mass Audubon’s Annual Report
- Invitations to special events each year
- Personalized communications about Mass Audubon programs and accomplishments

If you would like to explore the possibility of a planned gift, your estate plan, or would like additional information, please contact:

Jan Adams
Director of Planned Giving
Mass Audubon
208 South Great Road
Lincoln, MA 01773
janadams@massaudubon.org
781-259-2111

If becoming a Tern Society member is not right for you at this time, we welcome the chance to speak to you about many other meaningful ways to support Mass Audubon.

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

Nelson Henderson
Planned Legacy Gifts
I am pleased to join the Mass Audubon Tern Society. Mass Audubon is included as a beneficiary:

- In my will and/or trust
- Of my IRA or retirement plan
- Of a life insurance policy
- I wish to be an anonymous member of the Tern Society

You have my permission to list my name as a member of the Tern Society in appropriate Mass Audubon publications. My name should appear as follows:

______________________________

I am interested in learning more.
Please call me. The best time to call is:________
Please send me information about:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Contact Information
NAME
____________________________________
STREET
____________________________________
CITY   STATE   ZIP
____________________________________
TELEPHONE
____________________________________
E-MAIL

If becoming a Tern Society member is not right for you at this time, we welcome the chance to speak to you about many other meaningful ways to support Mass Audubon.