We invite you to join the Islands in Time Society

Gift Planning at the Island Institute

Members of the Islands in Time Society have decided to leave a legacy by supporting the Island Institute's work through future gift planning. They are committed to making a difference in Maine's year-round island and working waterfront communities for generations to come.

Islands in Time Society Benefits

- A welcome letter and commemorative gift from the Island Institute President
- Invitations to Island Institute events
- Recognition in Island Institute publications



Have you already included us in your plans?

If so, let us know. We'd like to thank you for your generosity and welcome you as a member of the Islands in Time Society.



For thirty years we have enthusiastically supported the Island Institute's commitment to partner with Maine's islands and coastal communities to ensure that they remain vibrant places to live, work, and educate children. While we continue to make annual contributions to show our gratitude for all the Institute does in serving its mission, we have also joined the legacy giving program. By including a bequest to the Island Institute in our will, we ensure that our partnership with this remarkable organization will extend beyond our lifetimes.

-Mary Alice and John Bird
Island Institute Supporters

Want to learn more?

For more information about the benefits of planned giving, contact:

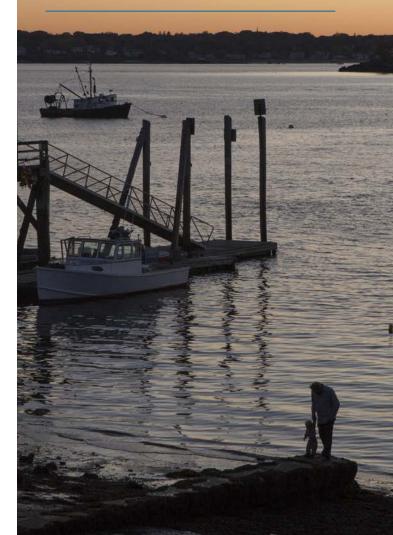
plannedgiving@islandinstitute.org (207) 594-9209

386 Main Street • PO Box 648 Rockland, Maine 04841 (207) 594-9209 www.islandinstitute.org



Islands in Time: Planned Giving

The Island Institute works to sustain Maine's island and coastal communities, and exchanges ideas and experiences to further the sustainability of communities here and elsewhere.



Leave a lasting legacy for Maine's coastal communities



Gifts in Your Will

Perhaps the easiest way to support the Island Institute and its mission is through a bequest. Simply include the Island Institute in your will as the beneficiary of a set dollar amount, a percentage of your estate, or the remainder of your estate. Your gift will advance our mission to sustain Maine's island and coastal communities and will cost you nothing in your lifetime.

Sample Bequest Language

"I hereby give to the Island Institute, a nonprofit Maine 501(c)3 organization located at 386 Main Street, Rockland, ME 04841, and with a tax identification number of 22-2786731, the sum of ____dollars [or otherwise describe the gift or assets] for its general purposes and use at the discretion of the Island Institute's Board of Trustees."

Beneficiary Designations

There are significant benefits to naming the Island Institute as a beneficiary of your qualified retirement account. When passed to heirs, retirement plan assets may be subject to both estate and income taxes. By gifting the assets instead to the Island Institute, the full untaxed gift goes to support our mission.

You may also want to consider naming the Island Institute as the owner and beneficiary of a paid-up whole life insurance policy that you no longer need. You'll receive a charitable tax deduction in an amount approximating the policy's replacement value, while the Island Institute receives the full replacement value for gift crediting purposes.

Charitable Gift Annuities

A charitable gift annuity provides fixed income to you for life while funding our mission after your lifetime. In exchange for a gift of cash or appreciated securities, you or a designated beneficiary will receive payments for life that will not fluctuate with market changes. Other benefits include a reduction in capital gains tax, an immediate charitable deduction for a portion of the gift, and a reduction in your taxable estate.

The Island Institute uses the rates recommended by the American Council on Gift Annuities. Below are examples of rates and annual payments for a \$10,000 single-life annuity. Rates for a two-life annuity, as well as other gift amounts, are available upon request.

Your age	Annuity Rate (current as of July 2018)	Annual Payment (for a \$10,000 donation)
65	5.1%	\$510
70	5.6%	\$560
75	6.2%	\$620
80	7.3%	\$730
85	8.3%	\$830
90+	9.5%	\$950

