Miriam Sexton of Dunedin, Florida, is passionate about advocating for a healthy and just world. Born and raised in Akron, Ohio, she inherited her love of nature from her parents. “My father grew up in Sparta, North Carolina, and we visited his extended family there every year. I fell in love with the beautiful Blue Ridge Mountains at a very early age,” she says.

Miriam has supported environmental causes for decades. “I have increased these donations in recent years due to climate change and so many other environmental crises that could possibly lead to the extinction of humanity over the coming century,” she says.

Miriam attended college at Manchester University in North Manchester, Indiana, where she earned a degree in psychology and earned her Ph.D. in clinical psychology from Clark University in Worcester, Massachusetts. She then completed an internship at Boston Children’s Hospital in the psychiatry department and spent her career as a professor in the Department of Pediatrics for the University of Massachusetts. Miriam is also a passionate supporter of organizations that advocate for abused and neglected children.

In retirement, Miriam relocated to Florida for the winter months and Asheville, North Carolina, where she lives in the summers. While in Florida, she enjoys walking along the beaches of the many state parks, including Honeymoon Island, where she has seen eagles, gopher tortoises and armadillos.

Her hobbies include pickleball, hiking and photography. “I try to immerse myself in nature every single day,” she says. In North Carolina, this includes hiking along the Blue Ridge Parkway, strolling the gardens of the Biltmore Estate and walking along the harbor and on the Beach and Hammock Trail in Dunedin.

When making her estate plans, Miriam named Friends of the Earth a beneficiary of her IRA. She has also found her IRA to be a good source of current support. “Now that I am required to take withdrawals from my retirement accounts, I have decided to use some of my RMD for my charitable gifts, as this is a tax-wise way to give,” she says.

For Miriam, the decision to name Friends of the Earth as a beneficiary of her retirement plan was an easy way to ensure that our work continues to secure the future of our planet. “We are clearly at a crisis point environmentally, and the time is approaching when we may not be able to reverse the course of climate change. It’s time we all do what we can to help,” she says.

“What could be more important than preserving nature, our environment, wildlife and our oceans and seas?”
Are You Ready for Retirement?

As millions of our friends are approaching retirement age, it is more important than ever to plan carefully for financial well-being in your golden years.

If Friends of the Earth and the future of our planet is a priority to you, consider how you can continue to support FOE now and in the future.

To provide funds for retirement needs, many people use savings vehicles such as individual retirement accounts (IRAs), 401(k)s and other similar plans. These methods of giving are popular ways to help secure your financial future and that of your loved ones.

Through thoughtful planning, you can:

- Ensure a healthy financial future for you and your loved ones.
- Make immediate tax-favored transfers to the causes you care about, such as Friends of the Earth.
- Provide for future gifts as part of your long-range financial and estate planning.
- Arrange for charitable gifts that feature additional income, special tax-savings and other benefits.

Continue reading to learn how you can make unique gifts to Friends of the Earth that suit your long-term financial goals and ensure we will continue to fulfill our mission to be a bold voice for justice and our planet.

Considering a Bequest?

If you are considering making Friends of the Earth a part of your legacy, please accept our thanks. Here is some suggested wording to share with your attorney:

“After fulfilling all other specific provisions, I give, devise and bequeath ____% of the remainder [or $_____] of my estate to Friends of the Earth, a District of Columbia charitable corporation [tax ID #23-7420660] currently having offices at 1101 15th Street NW, 11th Floor, Washington, D.C. 20005.”

Have you already made a gift through your estate plans? Please let us know so we can thank you and welcome you to our Shared Earth Society.
Give Through Your IRA

Are you 70½ or older? If so, you can make tax-free gifts to Friends of the Earth from your IRA, called qualified charitable distributions (QCDs). Even those who don’t need to take required minimum distributions until age 72 may make QCDs from their IRAs.

Whether or not you normally itemize your charitable gifts and other deductible expenses, distributions directly to FOE from your IRA will not be included in your taxable income.

Here are some advantages of giving to FOE through your IRA:

1. You do not owe taxes on the withdrawal, and the amounts given count toward your required minimum distribution amount.

2. Your gift will make an immediate and positive difference in people’s lives and the future of our planet.

3. You may give up to $100,000 per person per year, tax-free from your IRA.

4. Some taxpayers are subject to limits on the amount of charitable gifts they can deduct. These limitations do not apply to QCDs.

5. The QCD is only possible with an IRA. If you have other types of retirement accounts, you can roll over funds to an IRA and make tax-free distributions that way. Contact your custodian to determine how to arrange such gifts.

6. You won’t increase your adjusted gross income and possibly subject your other income to higher levels of taxation.

Interested in making a QCD from your IRA to support our work? Simply contact your IRA plan administrator and request a QCD directly from your account to Friends of the Earth.
Give Through **Beneficiary Designations**

**Does my will cover everything I own?**

Not necessarily. While it is very important to have a valid and up-to-date will so your plans for the future distribution of your property meet your wishes, don’t forget about those assets whose distribution aren’t controlled by a will.

**Life insurance.** When you complete the paperwork for a life insurance policy, you choose the beneficiary of that policy. The proceeds from your policy will be paid to the beneficiary recorded on your forms, regardless of the conditions listed in your will. After you have provided for your loved ones, this could be a good place to add your favorite charitable organization as a beneficiary to receive all or a percentage of these funds.

**Living trusts.** Another popular way to distribute assets is with a revocable living trust. By naming yourself the initial trustee of your living trust and then naming a successor trustee to manage the trust if you become unable to do so, your assets are managed during your lifetime and then distributed to your beneficiaries, avoiding probate. It is “revocable” because you retain the right to change the terms of the trust.

**Retirement plans.** Here again, the beneficiaries you list in the original or modified documents will receive any assets from your retirement plans, such as a 401(k) or an IRA. If there are changes in your family or financial situation, it is essential that you review beneficiary designations as well as the other details in your estate plans. Since retirement plan assets can be heavily taxed if left to heirs, you may want to consider leaving all or a portion of these funds to your charitable interests while leaving other assets to loved ones.

**Donor advised funds.** Donor advised funds (DAFs) are a great way to give, allowing you to separate the decision about when to give and whom to give to, and in many cases, to get expert advice about giving. Many people have not given much thought to what will happen to their DAFs in the future. What have you decided about future disposition/designation? Designating Friends of the Earth to receive a distribution from a terminating DAF or to be a beneficiary of endowment distributions is a great way to make a bequest without affecting other estate plans because the money has already been dedicated to charity.

**Learn More**

Beneficiary designation gifts are a simple way to make a meaningful contribution to FOE after your lifetime without affecting your current cashflow. You can find out more by contacting your plan administrator and requesting a beneficiary designation form, or you can visit our planned giving website (foe.org/Yourlegacy) and use our Beneficiary Designation tool to get started.

For more information on ways to include Friends of the Earth in your estate plans, please contact:

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