A LABOR OF LOVE, A LEGACY OF ACTIVISM

For all of us concerned with protecting the most vulnerable members of our human family, our pro-life activism is a labor of love. For me, it’s also a family legacy—continuing the work my grandmother Mary Florence Jones started when she co-founded our local Right to Life chapter in Springfield, Illinois.

With my grandmother assisting my single mother in raising me, I often got carted along to Right to Life meetings and events. “Baby Jones” is marked present at a 1979 Springfield Right to Life meeting. I stuffed envelopes for my first congressional campaign when I was in second grade. I knew how to use a copier to duplicate brochures by the time I was 10. I “tucked in” the fetal models at our Right to Life booth at the Illinois State Fair every year.

From my mother and grandmother, I learned about the value and dignity of every human life at a very early age. And as I grew, so did my activism. I started a local Teens for Life group and became president of National Teens for Life in 1994.

It seemed only natural that, when the opportunity presented itself, I would come to Washington in the fall of 1996 to intern for National Right to Life’s political department. I never left and have spent the past 25 years dedicated to advancing National Right to Life’s core mission: protect God’s most defenseless children from abortion and infanticide and protect the vulnerable from doctor-prescribed suicide and euthanasia.

As the “flagship of the pro-life movement,” there is no other organization in the country that has impacted our movement’s collective efforts more than National Right to Life. Through our state and federal legislative activity, our educational materials and social media channels that reach millions annually and our network of more than 3,000 local chapters and affiliates in every state and the District of Columbia, we are leading the pro-life movement to victory.

Under National Right to Life’s leadership, we’ve seen the annual number of abortions reduced by roughly 50% since their all-time high in 1990. We’ve banned the gruesome partial-birth abortion procedure. Seventeen states now protect unborn

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Giving to National Right to Life can be as simple as writing a check or may involve other, more complex methods that can help you meet multiple goals. Here are a number of ways to make gifts in 2021:

**Cash gifts.** Online contributions or giving by cash or check are the most common ways to make charitable gifts. For taxpayers who don’t itemize this year, a deduction of $300 ($600 for couples) is available for cash gifts to public charities. Also, the usual limit on deductions for cash (up to 60% of AGI) is suspended, meaning taxpayers are allowed to claim unlimited cash deductions on their 2021 tax returns.

**Gifts by will or living trust.** A gift to protect the lives of unborn babies can be made at the same time as you are providing for your loved ones in your will or living trust. Making a charitable gift of cash or other assets to National Right to Life in your will or living trust can easily be accomplished through a simple amendment to your existing documents.

**Giving through retirement plans.** Through your retirement plan, you can make immediate tax-favored transfers to charity each year, provide for future gifts as part of your long-range planning and arrange for charitable gifts that feature additional income, special tax savings and other benefits.

**Giving through life insurance.** Some people have life insurance policies that are no longer needed for the original risk they covered. It might be beneficial to redirect these policies to National Right to Life to receive all or a percentage of these funds and generate a charitable deduction for you for 2021.

**Plan now.** By taking the time now to carefully consider what to give, you can help ensure your gifts are made in a timely manner and in the most effective and tax-efficient ways. If we can provide you or your advisors more information, please contact our Development Office at (202) 626-8813 or development@nrlc.org.

babies capable of feeling pain by prohibiting abortions after 20 weeks. More than half the states require parents to be involved when their minor daughter is contemplating abortion. Twenty-eight states require women to be given information about the development of their unborn children and the impact of abortion before the procedure.

All of these victories have saved countless lives. And they’ve led to the present day as we await the U.S. Supreme Court’s decision on a Mississippi law that bans abortions after 15 weeks.

We wouldn’t be here if it weren’t for dedicated pro-life men and women working with National Right to Life, our state affiliates and local chapters to push back against the abortion industry and the Supreme Court’s deadly 1973 decisions in Roe v. Wade and Doe v. Bolton. I’m humbled knowing that I’ve been able to play a small part in National Right to Life’s efforts to restore legal protection for unborn children and their mothers.

God called our family to this movement and, through the example set by my mom and grandma, guided me to National Right to Life. It is an honor to work daily alongside our team in Washington and with our wonderfully dedicated members from coast to coast as we stand together to provide a voice for the voiceless. Derrick Jones is National Right to Life’s chief marketing officer.
A TAX-WISE WAY TO GIVE

If you are age 70½ or older, you may make gifts directly from your individual retirement accounts (IRAs) to NRLC. They are called qualified charitable distributions (QCDs).

Why is a QCD such a good giving option?
• Giving directly from your IRA—rather than withdrawing these funds—won’t increase your adjusted gross income or subject your Social Security income to more taxes.
• Such gifts can count toward any annual required minimum distribution (RMD). For those turning 70½ in 2021, the minimum age for taking RMDs has increased to 72.
• QCD gifts can be especially advantageous for those who do not expect to itemize their deductions or for those whose deductions are limited.
• You may make QCD gifts in any amount up to $100,000 per person per year or $200,000 for a couple with separate IRAs. *

Can I do this with other retirement plan assets?
• The QCD is only possible with an IRA. It is possible to roll funds from other retirement plans into IRAs in order to take advantage of a QCD.
• Some people choose to simply make charitable gifts with their retirement plan withdrawals—whether IRA, 401(k), 403(b) or other similar arrangements. When doing this, you will recognize income on your tax return, but you also can deduct the amount of your gift.

If you are interested in making an IRA gift to National Right to Life this year, ask your IRA custodian for a form to arrange for a QCD.

Or, for more information, please contact our Development Office at (202) 626-8813 or development@nrlc.org.

*The benefits of a QCD are subject to adjustment for those who also make deductible IRA contributions. Check with your advisor for the specifics in your situation.

NEXT STEPS

If you have made QCDs to your favorite charity this year, there are steps to follow when filing your tax return next April:
1. You will receive a 1099-R that shows your 2021 distribution. This is the amount you will enter on line 4a of your 1040 or 1040SR.
2. On line 4b, subtract the total amount of your QCDs and fill in the remainder (even if $0) and write “QCD” next to that amount. (For those who file electronically, there will be an option to select “QCD.”)

For specific questions, check with your advisor.
SHARING STOCK MARKET SUCCESS

The good news: Stock market values are up. The bad news: Cashing in on the appreciation means you’ll share some of your gains with the IRS. A better idea might be to give appreciated stock for your charitable gifts and receive a double tax benefit.

Donors who give appreciated stock held longer than one year can deduct the full fair market value of the investment—not just what they paid originally—and save again by avoiding all tax on the capital gain.

Take Mrs. Jane Harris, age 72, who purchased stock in 2010 for $2,000 that is now worth $10,000. If she gives the stock instead of cash, NRLC receives a gift of $10,000, and Jane can claim that amount as a charitable deduction on her next income tax return if she itemizes. In her 24% income tax bracket, the deduction saves Jane $2,400. In addition, she avoids $1,200 in capital gains tax that she would owe if she sold the stock. After subtracting her tax savings, the $10,000 gift costs Jane only $6,400.

If Jane doesn’t feel she can part with the income generated by her investment, she can make a charitable gift now and receive payments for life or a set period of time through National Right to Life’s gift annuity program. Assets remaining when the payment period is over will go to NRLC.

These gift plans often bring tax benefits, like the preferential treatment of capital gains and an income tax charitable deduction. This can be a wise way to provide income for yourself or your loved ones. For more information or if we can be of assistance to you or your advisors, please contact us.

SAMPLE BEQUEST LANGUAGE

If you are considering a bequest to National Right to Life Committee, the following language can be shared with your legal advisor for inclusion in your estate planning documents: “After fulfilling all other specific provisions, I give, devise and bequeath ______ % of the rest, residue and remainder of my estate (or $ _________ if a specific amount) to National Right to Life Committee, currently having offices at 1446 Duke Street, in Alexandria, VA 22314.”

You can also arrange a gift from your retirement account by updating the beneficiary (for non-married IRA holders) or contingent beneficiary: National Right to Life Committee, 1446 Duke Street, Alexandria, VA 22314. Ask your administrator for help to complete the beneficiary form.

Please contact us for more information and to discuss how you would like your bequest used.

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