

Sample Language for Legacy Gifts

Recommended wording for each of the six ways to leave your legacy with the Conch Republic Marine Army

The sample language below is provided to help you and your attorney, financial advisor, plan administrator, or broker set up your legacy gift correctly. Please share the relevant section with the appropriate professional, who can adapt it to your specific situation and your state's requirements.

Our legal name, address, and Tax ID (use these exact details on every form): Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083.

1. A Gift in Your Will or Trust

Share this with your estate planning attorney.

Specific Dollar Amount

I give, devise, and bequeath the sum of \$_____ to the Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083, for its general charitable purposes.

Percentage of Your Estate

I give, devise, and bequeath _____% of my total estate to the Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083, for its general charitable purposes.

Residue of Your Estate

(What remains after other gifts, debts, and expenses are settled.)

I give, devise, and bequeath all [or _____%] of the rest, residue, and remainder of my estate to the Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083, for its general charitable purposes.

Contingent Bequest

(Takes effect only if a primary beneficiary does not survive you.)

If [primary beneficiary name] does not survive me, I give, devise, and bequeath [amount, percentage, or residue] to the Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083, for its general charitable purposes.

Gift for a Specific Purpose

(For donors who wish to direct their gift toward mangrove cleanup and restoration specifically.)

I give, devise, and bequeath [amount, percentage, or residue] to the Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083, to be used for its mangrove cleanup and restoration programs, or for its general charitable purposes if such programs are no longer being conducted.

2. Retirement Account Beneficiary (IRA, 401(k), 403(b))

This is completed directly with your plan administrator or account custodian — no attorney required. Request a “Change of Beneficiary” form from your provider (often available online) and use the wording below.

Full Beneficiary

Primary Beneficiary: Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083 — 100%

Partial Beneficiary

Primary Beneficiary: Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083 — _____% (Remaining percentage allocated among other named individual beneficiaries.)

Contingent Beneficiary

Contingent Beneficiary (if primary beneficiary does not survive me): Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083 — 100% [or _____%]

Tip: because retirement assets are taxed as income to individual heirs but not to charities, naming CRMA as beneficiary of retirement assets (rather than other assets) is often the most tax-efficient way to structure an estate that includes both family and charitable beneficiaries.

3. Life Insurance

Contact your insurance company for a “Change of Beneficiary” form (to name CRMA as beneficiary of an existing policy) or an “Absolute Assignment” / “Change of Ownership” form (to donate the policy itself).

Naming CRMA as Beneficiary

Primary Beneficiary: Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083 — _____% (Percentage or dollar amount, full or partial, as elected by the policy owner.)

Donating an Existing Policy (Change of Ownership)

I, [Policy Owner Name], irrevocably assign and transfer all right, title, and interest in Policy No. _____, issued by [Insurance Company Name], to the Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083.

Note: transferring ownership (rather than just beneficiary designation) may create an immediate income tax deduction for the policy's value; the donor's tax advisor should confirm treatment.

4. Gifts of Stock and Appreciated Securities

Share this letter of instruction with your broker or financial advisor. CRMA can supply our brokerage account and DTC transfer number upon request — email natalinos@conchrepublicmarinearmy.org before initiating the transfer.

Sample Letter of Instruction to Your Broker

Please transfer \$_____ worth [or _____ shares] of [security name / ticker symbol] from my account (Account No. _____) to the brokerage account held in the name of the Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083. Please contact the Conch Republic Marine Army at natalinos@conchrepublicmarinearmy.org to coordinate DTC transfer details, and notify them once the transfer has been initiated so the gift can be properly acknowledged.

Tip: to receive full credit and a timely tax receipt, donors should notify CRMA directly (name, security, and approximate number of shares/value) before or at the time the transfer is initiated, since incoming stock transfers often arrive without the donor's name attached.

5. IRA Qualified Charitable Distribution (QCD)

Available to IRA owners age 70½ or older. Share this with your IRA custodian — the distribution must be paid directly from the IRA to CRMA to qualify.

Sample Letter of Instruction to Your IRA Custodian

I am directing you to make a Qualified Charitable Distribution from my IRA (Account No. _____) in the amount of \$_____, payable directly to the Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083. Please mail the check directly to CRMA at the address above [or wire directly to the account information CRMA provides], and note on the transaction that this distribution is intended to qualify as a Qualified Charitable Distribution under Section 408(d)(8) of the Internal Revenue Code.

Tip: ask your custodian to include your name on the check or transmittal (or notify CRMA separately) so the gift can be matched to you and a QCD acknowledgment letter issued — QCDs are not tax-deductible in the traditional sense, so the acknowledgment should confirm the distribution rather than claim a deduction.

6. Gifts of Real Estate

Real estate gifts are the most complex of the six and always require an attorney, a title search, and typically an independent appraisal and CRMA board/gift-acceptance approval before the gift is finalized. The language below is a starting point for that conversation, not a substitute for deed preparation by a licensed attorney in the state where the property is located.

Statement of Donor Intent (starting point for discussion with CRMA and your attorney)

I, [Donor Name], intend to convey by gift to the Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083, all of my right, title, and interest in the real property located at [property address / legal description], subject to CRMA's review and acceptance of the property under its gift acceptance policies.

What Typically Happens Next

- CRMA reviews the property (location, condition, marketability, any environmental or liability concerns) and confirms acceptance.
- Donor obtains a qualified independent appraisal (generally required by the IRS for real estate gifts over \$5,000 to substantiate the deduction).
- Donor's attorney prepares the actual transfer deed (warranty deed, quitclaim deed, or other instrument, as appropriate under state law) naming the Conch Republic Marine Army, a nonprofit organization located at 29196 Tulip Lane, Big Pine Key, FL 33043, EIN 82-4673083 as grantee.
- Deed is signed, notarized, and recorded with the county in which the property is located.
- CRMA issues a written gift acknowledgment (without stating a dollar value, per IRS rules for non-cash gifts).

Questions?

If you have questions about any of these gift types, or if you have already included CRMA in your plans, please contact us at natalinos@conchrepublicmarinearmy.org. We would be glad to help, and to welcome you into the Mangrove Legacy Circle.

This sample language is provided for informational purposes only and does not constitute legal, tax, or financial advice. The Conch Republic Marine Army is a nonprofit organization under Section 501(c)(3) of the United States Internal Revenue Code; gifts are tax deductible to the extent allowed by law. Please consult your own attorney, tax advisor, financial advisor, or plan administrator to ensure your gift reflects your wishes and complies with applicable law.