We believe that QLF's six-decade record of achievement is derived from the vision and service of the Founder Robert A. Bryan expressed, over decades, through the collective efforts of QLF's Alumni. These thousands of Volunteers, Interns, International Fellows, and Staff have served with the organization demonstrating a deep commitment to community service; conservation; and the stewardship of natural resources and cultural heritage, inspired in our home region and shared worldwide.
PLANNING YOUR LEGACY -
There are many creative ways to support QLF now and in the future.

Discover the Benefits of Giving Wisely
It’s never too early to plan for your legacy, how your values are passed on, and how your hard-earned assets are transferred to the people and causes you love. There are many forms of planned gifts, each with different benefits to you.

❖ **The most common type of planned gift is a bequest.** Bequests are an important and meaningful source of support for QLF. A bequest is a gift made through your estate plan and is relatively simple and flexible, meaning you can make changes any time. Bequests ensure the donor retains use of his or her assets throughout their lifetime. Tax advantages include federal estate tax deduction for the amount of the bequest. Through a bequest you can designate a percentage of your estate, a specific amount, or a particular asset.

**Specific Bequest** – A gift of a specific item, such as cash or shares of appreciated securities, to a specific beneficiary.

**General Bequest** – A gift of a stated sum of money.

**Contingent Bequest** – This is a bequest made on the condition that a certain event must occur before distribution to the beneficiary.

**Residual Bequest** – A gift of all the “rest, residue and remainder” of your estate after all other debts, taxes and bequests have been paid.

**Unrestricted bequest** – A gift for QLF’s general purposes to be used at the discretion of its governing board.

**Restricted Bequest** – This type of gift allows you to specify how the funds are to be used.

❖ **You can designate QLF as a beneficiary of your retirement plans.** By naming QLF as a beneficiary of your IRA, 401(k) or other qualified retirement plan you can make a transformative gift to QLF while ensuring you have the resources you need during your lifetime. This type of gift is easy to implement and usually requires just a simple form. Funds are distributed directly from the custodian to QLF. The tax advantages are numerous, including federal estate tax deduction for the amount of the gift and no income tax liability for other beneficiaries of your estate.

❖ **A Charitable Gift Annuity (CGA) can provide income to you and your loved ones, while allowing you to make a valuable contribution to QLF.** A CGA offers secure, stable, guaranteed payments and can be funded with cash or marketable securities. This easy to understand gift offers tax advantages such as a charitable income tax deduction in the year of the gift, no income tax liability until payments begin, and favorable capital gains treatment for gifts of appreciated securities.

❖ **Or you may choose to create a trust, providing income for life, while making a transformative gift to QLF.**

**Charitable Remainder Unitrust** – This type of trust arrangement provides variable income for life or a term of years. The income is determined by a percentage of market value each year and this approach offers flexibility to meet income needs. Tax advantages include a charitable income tax deduction in the year of the gift, no capital gains tax on transfer of assets and potential estate tax savings.

QLF Board Director, Rosemary Furfey, as a member of Living Rivers, the first Environmental Education Program, leads a field trip for Directors, Tabusintac, New Brunswick, 1976. PHOTOGRAPH BY CANDACE COCHRANE
Charitable Remainder Annuity Trust – This type of trust delivers fixed income for life or a term of years. It is typically funded with cash or marketable securities. Tax advantages include a charitable income tax deduction in the year of the gift, no capital gains tax on transfer of assets and potential estate tax savings.

❖ 70½ or older? Make a “Tax-Free” gift through your IRA. The IRA Charitable Rollover is now permanent and provides you with an excellent opportunity to make a gift during your lifetime while lowering income and taxes from your IRA withdrawals.

Regardless of the type of planned gift you choose, your commitment will have a real and tangible impact on QLF’s work in the future. A qualified advisor can help you determine what type of gift is right for you.

How Your Gift Will Be Used
QLF uses charitable gifts to support current programs and new projects that advance community-based conservation in our home region and worldwide. If you would like to earmark your gift for a program that matters to you, or see your gift invested in perpetuity through QLF’s endowment, please contact us to discuss your wishes.

If you’ve already made a provision for QLF, please let us know. We would be honored to thank you and record your intention. Your commitment sets an inspiring example for others.

Visit our website for more information and to view Planned Giving and Planned Giving Options.

We hope that you will consider a planned gift to the Quebec-Labrador Foundation. Your attorney and financial advisor will advise on the best option for you.

For more information on how to accomplish your goals and leave a lasting gift to QLF, please contact Elizabeth Alling, PresidentEalling@QLF.org ~ 978.886.0408 (Mobile)

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The Quebec-Labrador Foundation/Atlantic Center for the Environment is a Not-for-profit Organization in the U.S. (incorporated in 1963) and Registered Charity in Canada (1969). With its headquarters in Ipswich, Massachusetts, QLF has an office in Montreal, Quebec. QLF has a Staff of thirty with Program Consultants. QLF has a Board of Directors in the U.S. and Canada, Honorary Directors, and a Council that serves as an Advisory Board.

QLF’s Mission is defined in two parts: a regional component (New England and eastern Canada), and an international component, which ties our regional model to a global network. The Mission Statement follows: QLF exists to promote global leadership development, to support the rural communities and environment of eastern Canada and New England, and to create models for stewardship of natural resources and cultural heritage that can be shared worldwide.

Over five decades, QLF has been a model of what cooperation can achieve: politically, between two countries; geographically, within a bioregion; and locally, among the mixture of religious denominations and ethnic identities, which make up the rural population of eastern Canada and New England.

QLF began as an organization providing community service and leadership programs for young people living in isolated fishing communities along the Quebec-Labrador coast. In the mid-1970s, programs were expanded both geographically and programmatically when QLF offered residential conservation camps and experiential outdoor leadership opportunities for youths, adults, and families. In 1977, the Atlantic Center for the Environment was created to develop environmental programs throughout the home Region—New England and Eastern Canada.

In 1981 QLF realized its regional programs could be an effective model as countries looked for ways to address environmental issues over an international border and established International Programs to foster an exchange of experience and conservation innovation among organizations and individuals in other regions that face similar challenges and opportunities. Today, our program model of cross-border, bioregional conservation is shared beyond our home region of New England and eastern Canada with conservation leaders and practitioners in Europe; Central and Southeast Europe; Latin America and the Caribbean; the Middle East, North Africa, the Gulf States; and Southeast Asia.

*Binding all programs together is QLF’s commitment to leadership development through community service; community-based conservation; and stewardship of natural resources and cultural heritage.*