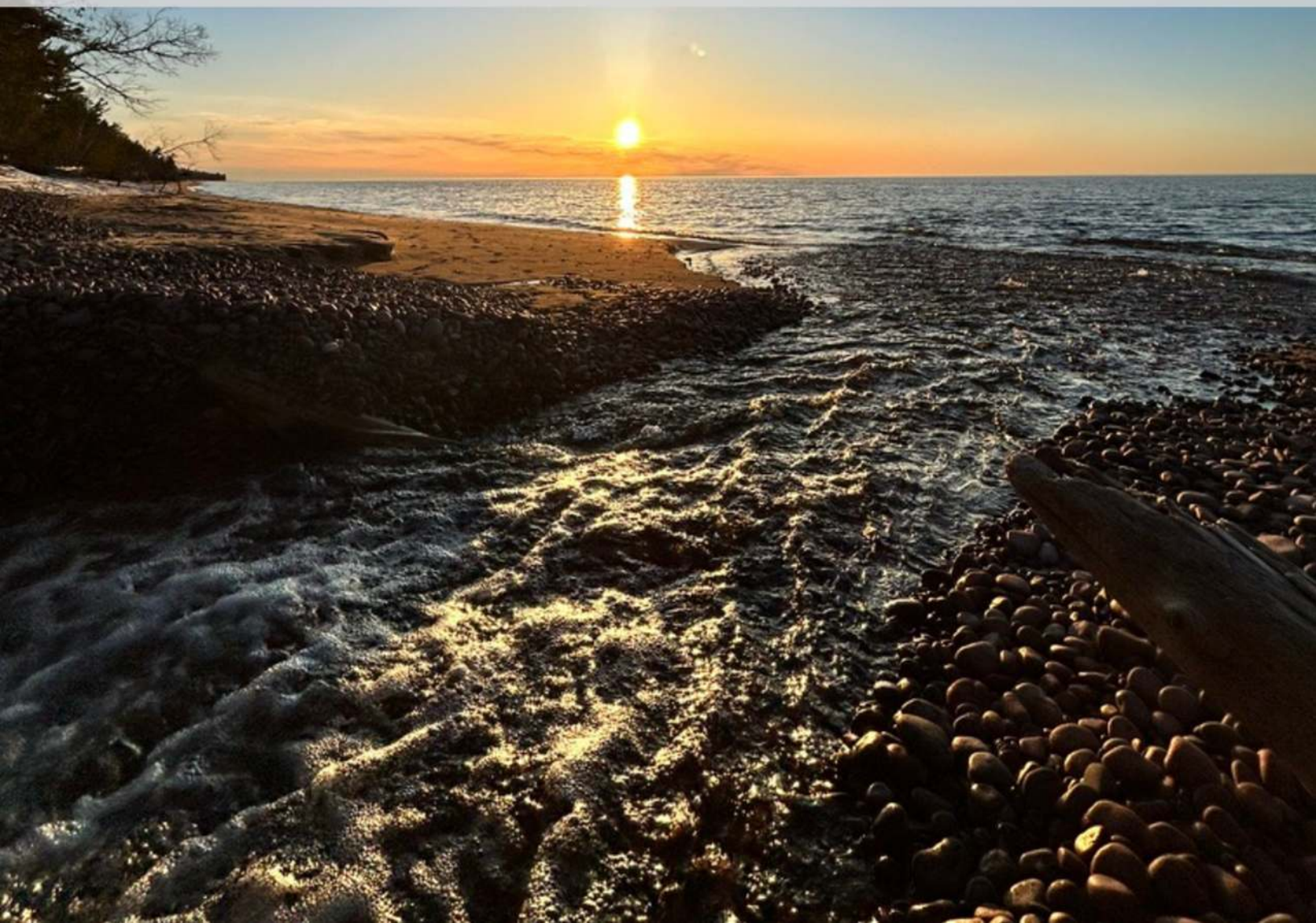
Keweenaw LAND TRUST

ACCREDITED LAND TRUST ACCREDITATION COMMISSION

Where Land Meets Legacy

A Guide to Planned Giving with the Keweenaw Land Trust





A MESSAGE FROM THE EXECUTIVE DIRECTOR

Dear Friends,

The Keweenaw is a place like no other, where boreal forest meets the vast expanse of Lake Superior, where ancient ridges hold stories older than memory, and where every trail, beach, and quiet bay seems to offer a new moment of wonder.

I've seen and experienced how this place weaves itself into people's lives in the sparkle of morning light on still water, the flash of migrating songbirds in the maples, the crunch of snowshoes on fresh snow. These moments connect us to the land and to each other, and they're what inspire so many of us to protect them.

For 30 years, the Keweenaw Land Trust has been honored to help turn your love for this place into lasting protection. Your gifts of land, funding, and other resources have become cherished public trails, restored habitats, and gathering places where memories are made.

When you make a planned gift, you become part of that legacy of care. You help ensure that future generations — your loved ones, friends, neighbors, and those yet to discover the Keweenaw — will have the chance to experience its magic just as you have.

Thank you for considering a gift that will keep the Keweenaw's beauty alive for generations to come. I would be honored to talk with you about the possibilities.

Yours in conservation,

B Lauer, Executive Director
Keweenaw Land Trust



WHY YOUR LEGACY MATTERS HERE

For 30 years, people who love the Keweenaw have trusted KLT to protect the places that make this region unique. That trust has allowed us to conserve shorelines, forests, wetlands, and islands — and to care for them so they remain healthy and accessible for generations to come.

Planned gifts are one of the most powerful ways to ensure this work continues long into the future. They strengthen KLT's ability to:

- Respond quickly when important land becomes available for conservation.
- Steward the lands already under our care.
- Keep trails, waters, and gathering places open and welcoming to all.
- Protect habitats that support wildlife and build climate resilience.

Being a nationally accredited land trust means that the Keweenaw Land Trust meets rigorous national standards for sound finances, ethical conduct, responsible organizational governance, and lasting stewardship set by an independent accrediting body. For donors, accreditation provides assurance that gifts of land or assets will be handled responsibly, transparently, and in accordance with best practices for long-term conservation.

The accreditation seal is awarded to land trusts meeting the highest national standards for excellence and conservation permanence.

Your planned gift joins a legacy of action that will outlast any one of us. It ensures the Keweenaw you know and love today will remain for your loved ones, your friends, and everyone who finds joy here in the years ahead.

This material is for informational purposes only and is not intended to be tax or legal advice. If you are considering a planned gift, we strongly encourage you to seek counsel from qualified professionals.



HOW PLANNED GIVING WORKS

Planned giving is simply making arrangements now for a gift that KLT will receive in the future, often through your will or estate plan. These gifts can be simple to arrange and may offer financial benefits for you or your loved ones.

Gift Type	When You Give	What You Give	Potential Benefits
Land and Real Estate	Lifetime or estate	Land, residence, commercial	Protect land long term, tax benefits
Bequest	Through your estate	Cash, securities, real estate	May reduce estate tax, flexible, can change anytime
Beneficiary designation	Through your estate	Retirement accounts, insurance, bank/brokerage accounts	May reduce income/ estate tax, easy to update
IRA Qualified Charitable Distribution (QCD)	During lifetime	IRA funds	May reduce taxable income, can satisfy all or part of your RMD
Appreciated Securities	During lifetime	Stocks, bonds, mutual funds	May reduce capital gains, tax deduction
Donor-Advised Fund	Lifetime	Cash, securities	Immediate deduction, flexible grantmaking
Charitable Lead Trust	Lifetime or estate	Various assets	Gift to KLT now, assets to heirs later, tax benefits
Charitable Remainder Trust	During lifetime	Cash, securities, real estate	Income for life, may reduce capital gains, tax deduction

POPULAR OPTIONS



"As my husband Al and I grew older, we discussed what our legacy would be. We wondered what would become of our property along the South Branch of the Ontonagon River. We talked of the trees we planted and others we protected. Nelson Henderson summed up our feelings when he said, 'The true meaning of life is to plant trees, under whose shade you do not expect to sit.'

To ensure our property would not be subdivided into tiny lots, we placed it under a conservation easement with KLT. Before Al passed, we decided to include KLT in our estate plans as we were confident they will continue our legacy by protecting not only our land but other lands in the U.P. And so, KLT is proudly named as a beneficiary in our trust."

-Nancy Warren

Donating Land and Real Estate

Ideal for: Landowners who want to protect or responsibly pass on property.

Protecting land is central to the Keweenaw Land Trust's mission. A donation of land is one of the most lasting legacies someone can leave, ensuring a place will be cared for and protected well beyond a single lifetime.

Land may be donated during a donor's lifetime or included as part of an estate plan. In each case, a land donation reflects trust in KLT to steward the land responsibly and in keeping with the donor's intentions.

Two Ways Land Gifts Support KLT

Conservation Lands

These properties meet KLT's conservation priorities and are permanently protected and stewarded for the benefit of current and future generations. Conservation land may be donated during a donor's lifetime or through an estate plan. Some donors use tools such as a reserved life estate or a Lady Bird deed, which allow continued use of the property while ensuring future protection.

Trade Lands

Some donated properties do not meet KLT's conservation priorities. These homes and/or land are sold, and the proceeds are used directly to support land protection, stewardship, and conservation work elsewhere in the Keweenaw.

Just as each piece of land is unique, every property donation is thoughtfully considered. If you are interested in making a planned gift of land or real estate, we encourage you to contact KLT staff to begin a conversation. Contact information can be found on page 10.

POPULAR OPTIONS

Bequests

Ideal for: Everyone. Bequests are gifts that everyone can make.

The simplest and most common planned gift. Include KLT in your will or trust by leaving a specific amount, a percentage of your estate, or the remainder after other gifts are made. You can designate your gift for a specific program or allow it to be used where most needed.

A bequest is flexible and can be revised at any time if your circumstances change. It also allows you to make a meaningful future gift without affecting your finances today. Many supporters find that a bequest is an easy way to create a lasting impact. Often all that is required is a short conversation with your attorney and a few sentences added to your estate documents.

If you have already included KLT in your estate plans, we hope you will let us know. Your intentions help us plan for the future, and we would be honored to welcome you into the KLT Legacy Circle.

Sample legal language

> "I give and bequeath to the Keweenaw Land Trust, a Michigan non-profit corporation with the address 49902 Limerick Street, Hancock, Michigan 49930 (Tax ID: 38-3299537), the sum of $_____ [or ____% of my estate, or other description] for its general purposes [or for a specific purpose]."



"Many of the things we enjoy revolve around the natural world and when we moved from the Southwest to the Keweenaw some 40 years ago, we expected it to be a temporary journey to visit a very different environment. The lack of open public land was a big contrast with the West but fortunately much of the Keweenaw has been available for public use despite being privately owned. But seeing rapid development elsewhere swallow up the natural world convinced us that the goal of KLT to preserve lands is essential to maintain the quality and character of the Keweenaw that has turned our temporary visit into our permanent home. We are pleased to support KLT with annual donations, bequests of our land, and as a beneficiary on our accounts."

-Mark and Kathy Roberts

POPULAR OPTIONS



"I had the good fortune to live in the Keweenaw for 30 years and still return every summer, drawn to the grandeur of Lake Superior and its watershed. To make it possible for others to experience and enjoy the Keweenaw, I am including KLT as a beneficiary on my retirement account."

-Christa Walck

Beneficiary Designations

Ideal for: Everyone with an asset account, life insurance policy

A beneficiary designation lets you name KLT directly on accounts like retirement plans (IRA, 401(k)), life insurance policies, or some bank and investment accounts. It bypasses your will and generally goes directly to the beneficiary you name, which can make the process simpler and often faster for your heirs. You can usually update these designations by filling out a form with your account provider.

Many supporters appreciate beneficiary designations because they are easy to set up and easy to change.



POPULAR OPTIONS

Appreciated Securities

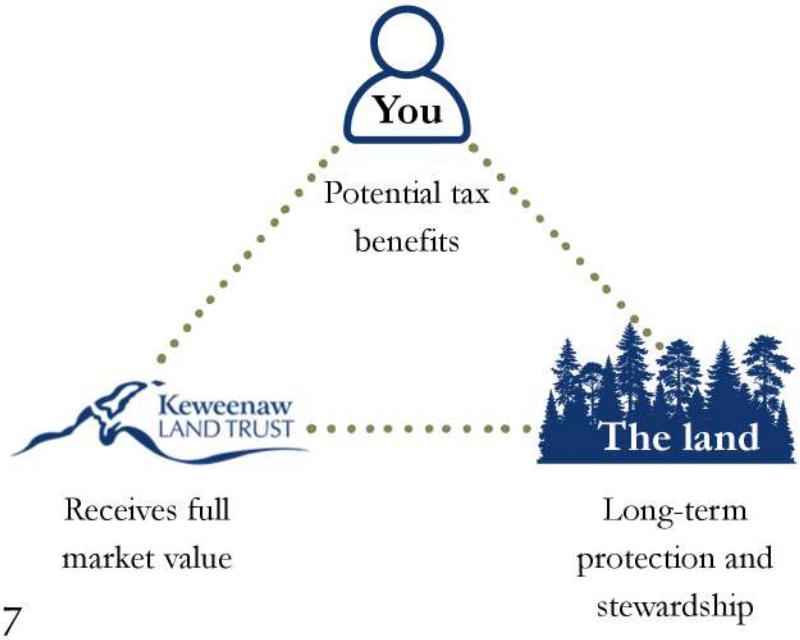
Ideal for: People who own stocks or mutual funds that have increased in value.

A gift of an appreciated stock, mutual funds, or exchange traded funds can be one of the most tax-efficient ways to support KLT. When you donate securities that have gained value, you may be able to take a charitable deduction for the fair market value and avoid paying capital gains tax.

This type of gift is often completed through a simple transfer from your brokerage account to KLT.

How a Gift of Stock Helps Everyone

A single action supports you, KLT, and the Keweenaw





"In 2010, on a month-long research trip around Lake Superior, I launched my sea kayak from the Joseph and Mary Lizzadro Lakeshore Preserve. The paddle sparked a love affair with the Keweenaw—and with all that the Keweenaw Land Trust has done with its partners to protect the region. This year, when I retired from Michigan Tech and my husband and I began to think about our legacy, the Keweenaw Land Trust was an obvious choice. Donations of appreciated securities allow us to maximize our annual contributions to conservation, while helping to ensure that future generations will always have access to the greatest of all the Great Lakes."

-Nancy Langston and Frank Goodman

POPULAR OPTIONS



"We don't live forever, but it is possible to leave a gift for future generations that continues to make the world a better place long after we're gone. I can't think of a better organization to donate one's land to than KLT to ensure publicly accessible open space is easily available for generations to come."

-Joan Schumaker Chadde

Qualified Charitable Distributions (QCDs)

Ideal for: Retirees with IRAs who want to lower taxable income.

If you're of the IRS eligible age or older, you can give directly from your IRA to KLT. This type of gift can count toward your Required Minimum Distribution (RMD) and, when done correctly, is excluded from taxable income, which may lower your tax bill. You can direct up to the IRS's annual QCD limit each year; this limit is indexed and may change. Ask your IRA custodian for the current maximum, and have the funds sent directly to KLT.

How a QCD Works

1. **Contact Your IRA Custodian**
   Ask them to send a QCD to KLT.
2. **Funds go directly to KLT**
   Money moves straight from your IRA to KLT – You never touch it.
3. **You reduce your taxable income**
   The gift counts toward your RMD and is excluded from taxable income.

ADDITIONAL WAYS TO GIVE

Donor Advised Fund

Ideal for: People with a donor-advised fund, who want flexible, long-term giving.

A donor-advised fund, often called a DAF, is a charitable giving account managed by an organization such as a community foundation or financial institution. You contribute funds to the account, receive an immediate tax deduction, and recommend grants to nonprofits over time. Many donors use DAFs to support KLT now and also designate future grants to continue their support.

Charitable Lead Trusts

Ideal for: People who want to support KLT now while planning for family transfers.

A charitable lead trust provides support to KLT for a set number of years. After that period ends, the remaining assets pass to family members or other beneficiaries. This type of gift can help reduce taxes while allowing you to support conservation now and transfer assets to loved ones later. These gifts are complex and should be set up with qualified legal and tax counsel.

Charitable Remainder Trusts

Ideal for: Supporters who want income for themselves or loved ones while making a future gift to KLT

A charitable remainder trust, often called a CRT, is a way to make a future gift to KLT while still receiving income during your lifetime or for a set number of years. You place assets such as cash, securities, or real estate into a trust. The trust then pays you, or someone you choose, a steady stream of income. When the trust ends, whatever remains goes to KLT. These gifts are complex and should be set up with qualified legal and tax counsel.



Paavola Wetlands Photo: Goose Collective



GETTING STARTED

Planning a future gift does not have to be complicated. For many people, it begins with a simple conversation.

Reflect on what matters to you.
Think about the places you love, the people in your life, and the legacy you hope to leave.

Talk with family or loved ones.
Sharing your intentions can help avoid confusion later and can open meaningful conversations about values and wishes.

Consult your trusted advisors.
An attorney, financial planner, or investment manager can help you understand how a planned gift fits into your overall plans.

Connect with the Keweenaw Land Trust.
I would be glad to talk with you, answer questions, or work with you and your advisors. These conversations are confidential and without obligation.

If you have already included KLT in your plans, we hope you will let us know. Your intentions help us plan for the future, and we would be honored to welcome you into the KLT Legacy Circle.

Contact:
B. Lauer, Executive Director
Keweenaw Land Trust
906-482-0820 (office) | 906-281-4337 (cell)
b@keweenawlandtrust.org

This information is not intended as legal, financial, or tax advice. We encourage you to consult your own professional advisors as you make your plans.



Paavola Wetlands Photo: Goose Collective



Boston Creek Nature Area Photo: Tom Oliver