

# Personal PLANNING Newsletter

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Winter 2018

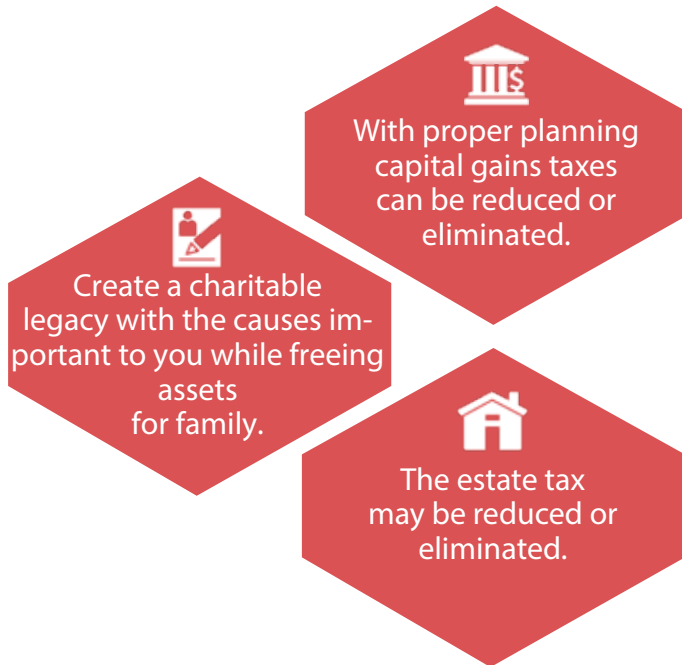


## Family First

With recent changes to the tax code, now is the perfect time to review your plan to ensure it achieves your goals to provide for family and to support your church and favorite charities.

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# Take advantage of tax incentives with Charitable Planning



## WITH CHARITABLE PLANNING:

- Capital gains taxes can be reduced or even eliminated with proper planning.
- You create a charitable legacy supporting the causes important to you while freeing assets for family.
- The estate tax may be reduced or eliminated.

## WITHOUT CHARITABLE PLANNING:

- Your appreciated assets face a capital gains tax of up to 20% or more.
- Your charitable legacy ends when you pass away; your family receives less and may have to pay more in taxes.
- Your estate may pay a tax of up to 40%.

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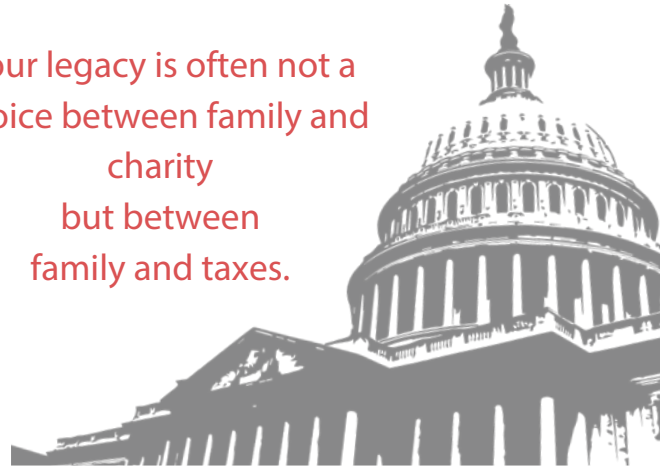
You might think providing a meaningful charitable legacy means asking your family to sacrifice its inheritance, but nothing could be further from the truth.

The key to giving more to your family is to pay less in taxes. By including a charity like your church in your plans, you can avoid or significantly reduce taxes, leaving more for your loved ones. You can also create a lasting charitable legacy by continuing your giving for decades to come. Just a little planning can make a big difference.

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Don't define your legacy by how much you paid in taxes, but by how well you cared for your family and continued your charitable works beyond your lifetime. We have simple, easy tools that can help you reduce taxes, increase income and leave more for your loved ones. Call or email us for a free, no-obligation look at all we can do for you and your family. ♦

Your legacy is often not a choice between family and charity but between family and taxes.



## Bargain of a Lifetime— and Beyond

If you like the idea of turning small investments into big results, then life insurance is a tool for you. And it is a great bargain right now. Because of increased competition in the industry, life insurance is an incredibly efficient way to provide for your family, or build a charitable legacy in your name. If you want to help your family or help causes like your church or both, and do it relatively inexpensively, then life insurance is a wonderful way to accomplish your goals.

In addition to lower premiums for life insurance, competition also means that more kinds of life insurance are now available. There are plans and policies available to fit almost any situation. And even those who thought they were uninsurable may find coverage easier to obtain.

Life insurance can be a useful way to provide for your family (income tax free), build your charitable legacy, or do both at “bargain” prices. There are two basic ways life insurance can work as part of your estate plan.

Whether as a wealth replacement for your family or as part of a tax-advantaged gift to support the mission of your church, gifts of life insurance can help you achieve your goals at a minimal cost. Call or email us to learn all of the ways life insurance can benefit the people and causes that mean the most to you. ♦



### Family

Life insurance is an effective way to provide for your family, because they receive the funds income tax free.

You can also use life insurance to replace what you have chosen to give to charity.



### Charity

As with family, you can designate a charitable cause like your church as the beneficiary of your life insurance.

For even greater tax benefits, give the policy to the charity so it is the owner as well as beneficiary.

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# Income for Family, Peace of Mind for You

One of the greatest joys of charitable estate planning is learning all of the ways you can benefit yourself and your family while also providing for the causes important to you. Many people are simply unaware of charitable strategies such as the Charitable Gift Annuity and Charitable Remainder Unitrust that can create new income streams for you and your loved ones.

Both the gift annuity and unitrust feature:

- An income tax deduction at the time your gift is made.
- Capital gains tax avoidance when you make a gift of appreciated assets.
- Flexibility in who you want to benefit and for how long.

Call or email us to receive a free, no-obligation illustration showing the options, benefits and advantages of these plans. ♦



### CHARITABLE GIFT ANNUITY

A gift annuity is a contract between you and our organization where we agree to make payments to you, you and your spouse or another loved one for life. The payment rate is fixed at the time of funding, which means the payment amount never changes regardless of what the economy does.

### CHARITABLE REMAINDER UNITRUST

A unitrust is a special charitable trust set up to pay you and/or your beneficiaries income for life or a number of years. It offers you more flexibility in the assets used and invested, and how the payments (distributions) are made.

[www.canvumgiving.org](http://www.canvumgiving.org)

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