

PERSONAL PLANNING Newsletter



Spring 2017

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The Answer is in the Wind

An old proverb says "Raise your sail one foot and you get ten feet of wind." These words can also be applied to estate planning. With just a little planning and the right kind of help, you can make a world of difference.

Estate planning is a lot like sailing. With the right equipment, a map, a compass and strong sails, you can safely reach your destination and avoid trouble. Like sailing on a fair day, a current estate plan can help you achieve your goals and plan for whatever lies ahead.

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“A sailor without a destination cannot hope for a favorable wind.”

– Leon Tec, M.D.

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A will or trust that provides for family lets your loved ones how much you care. It also gives you an opportunity to continue to support the causes that are important to you. Even better, when you include a gift to a charitable cause, such as your church, you benefit.

Including a gift to your church in your plan is easier than you might think. You can make a difference with a gift of almost anything you own:

- Cash in a checking or savings account
- Personal items such as jewelry, art or a stamp collection
- Stock, bonds, real estate or other investments

Regardless of what you do, it's important that you have a plan for the future. Just as one wind can propel a fleet of ships, one plan can make a big difference. Please contact us for a free copy of our guide to estate planning and plan for the people and causes that mean the most to you.

Navigate toward a better future

with the same ease as a compass.

W

Establish your legacy

provide for your loved ones and causes you care about.

Save on taxes

with the right estate plan.



Don't

Miss

the

Mark

In a sailboat race, each boat navigates the course by sailing around a series of "marks" or buoys before racing to the finish line. If a sailboat "misses the mark," the boat must complete a 360-degree circle around the mark before continuing on to the next buoy. Today, the expression "missing the mark" is used when one does not achieve an intended goal or a complete plan.

While you may not be a sailor, it's possible to miss the mark by failing to plan for the future. Failing to plan can result in unintended consequences such as accidental disinheritance of your loved ones or loss of your estate through excess taxes.

There are easy ways to plan for the people and causes you care about, and you don't even need to visit an attorney. If you own life insurance or a retirement plan, you have the ability to name beneficiaries for your assets.

By completing a beneficiary designation form and naming your intended beneficiaries, you can provide for the people and causes that mean the most to you. If you choose to write in a mission like your church as a beneficiary in your plans, you could also benefit in the following ways:

- You will leave a meaningful legacy to support ministry into the future;
- Assist your church without changing your lifestyle;
- Pass significant assets outside of probate;
- Achieve your charitable goals while still providing for your loved ones.

To achieve your goals, call your retirement account administrator or life insurance carrier and get started designating your beneficiaries.

If you wish to support your church, please contact us and let us know how you would like your gift to be used.



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A Sailor's Joy is as Simple as a Child's

If you are a parent or grandparent, you know that children have endless energy. They move from one activity to the next. For young children, the activities that capture their attention are often the simplest—like pouring water into measuring cups or playing with boxes. Similarly, a sailor can find joy in the simple pleasure of the sea, the smell of salty air or the blowing wind coming off the water.

What do we appreciate? The faithful and ongoing support your church receives each year from supporters like you. We love our work because it allows us to make a difference. Your gift makes a difference too because it makes the mission of your church possible. The work of your church would not be able to continue without your generosity. Did you know there are simple ways to increase the joy you have in giving to support the mission of your church and ways to make your giving go further?

You can have a lasting impact on your church by supplementing your annual giving with an estate gift. There are many ways to make a gift to support your church such as:

- Including a gift in your will, trust or codicil.
- Naming your church as beneficiary of your life insurance, retirement account or bank account.
- Naming your church on as the remainder interest beneficiary of your real property.

When you make a large enough legacy gift to support your church, you can create an endowment that will pay a certain percentage each year to support the mission of your church. The checks you write now will be replaced with the endowment's income (or growth and income) forever. Call or email us to learn all the choices you have and how almost any asset can be used to

create a permanent annual gift while possibly giving you tax benefits and increased income today.

There are dozens more ways of partnering with your church that can provide you with benefits.

You can give generously while never impacting your lifestyle.

You can save on taxes.

With gifts such as gift annuities and charitable remainder trusts, you may also increase your current income.



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