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PLANNED GIVING BRIEFS

LEAVE A LASTING LEGACY

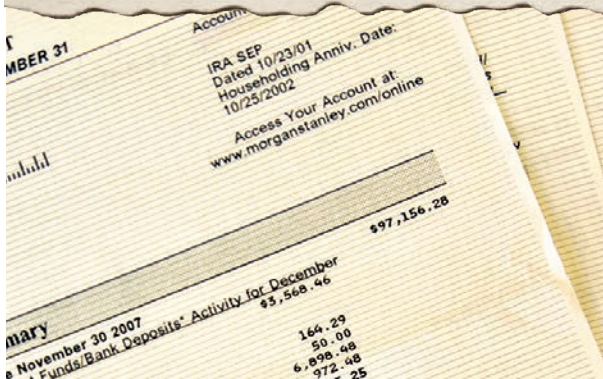
Other Bequest Options: IRAs and Insurance Policies

A retirement asset like an IRA or 401(k) makes an excellent bequest to charity. If your IRA were given to your family, much of the value would be depleted through estate and income taxes. By designating your church as the beneficiary of part or all of your IRA, the full value of your gift is transferred to your church tax free at your death and your estate receives a charitable deduction.

Similarly, if your insurance policy is gifted to your church at your death, your estate avoids paying tax on the asset value and receives a charitable deduction. To make a bequest of your IRA, other retirement account or life insurance policy, obtain a beneficiary designation form from your plan custodian or insurance company and designate your church as beneficiary.

For more information on the benefits of making a charitable bequest or for sample bequest language to complete your charitable plan, please visit our website or call us today.

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We all desire significance — to lead happy and fulfilled lives surrounded by family and friends. For many of us, there is a compelling need to make a difference that leads us to ponder our legacy. What kind of legacy will you leave? A bequest is perhaps the easiest and most tangible way to leave a lasting impact on the people and organizations that mean the most to you.

A Bequest is One of the Easiest Gifts to Make

With the help of an advisor, you can include language in your will or trust specifying a gift to be made to family, friends or your church as part of your estate plan. A bequest may be made in several ways:

- Gift of a dollar amount
- Gift of a percentage of your estate
- Gift of a specific asset
- Gift of the residue of your estate

The Benefits of Making a Charitable Bequest

One benefit of a charitable bequest is that it enables you to further the work of your church long after you are gone. Better yet, a charitable bequest can help you save estate taxes by providing your estate with a charitable deduction for the value of the gift. With careful planning, your family can also avoid paying income taxes on the assets they receive from your estate.

