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Personal Planning Newsletter

Fall 2019



Bring Comfort
— TO YOUR —
Loved Ones

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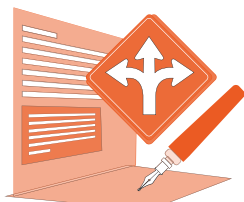


A Fresh Fall Start



Perhaps more than any season, fall is when we think about family, friends and the ministries important to us. *You may be thinking about a special gift you want to give to someone who means a lot to you.*

We hope you are also thinking during this time about giving to your church. There are many simple ways you can support ministry and benefit yourself and your loved ones.



To make a significant impact for the people and causes you support, consider making a beneficiary designation. A beneficiary designation is simply naming a person, your church, or charity as the beneficiary of an asset you own such as:

- Investment account
- Retirement account
- Checking or savings account
- Commercial annuities

Making a beneficiary designation is usually as simple as filling out a form on your account administrator's website. The good news is that you can continue to use your accounts during your lifetime. When you pass away, any funds remaining will go to the people, and ministry you designate.




Just like fall,

a beneficiary designation gift happens automatically (based on your instructions) when you pass away.

This means your gift will make it to the person or ministry you designate without going through the long and costly probate process.

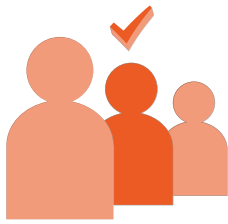
If you need help making a beneficiary designation gift to achieve your goals, please contact us. We can help you maximize the benefits of giving to the people and ministries that mean the most to you.



A Fall Favorite

If you fund a CRUT by transferring appreciated stock, you avoid paying capital gains on that transfer.

As you think about your finances and about the people and causes that mean the most to you, one idea to consider is a charitable remainder unitrust (or CRUT).



A CRUT is a type of trust that you can set up to provide you (and your loved ones) with income and tax benefits while supporting your church. It might just be your new fall favorite.

If a charitable remainder unitrust sounds right for you, we can create an illustration that shows you all of the potential benefits.

We are happy to provide you with the different tax and income scenarios so that you can select the plan that is best for you and your loved ones. Contact us to learn more.

A charitable remainder unitrust is our favorite way to help you accomplish your goals this year and beyond. Here are just a few of the benefits:

- Provide income to you or your family
- Provide for your church or charitable cause important to you
- Reduce income taxes
- Reduce capital gains taxes

We can help you set up a charitable remainder trust funded with cash or an asset like stock or real estate. The trust can be created to make payments to you or your family for life or a number of years. You can be involved in determining the payment rate or amount, and how the trust is invested. At the end of the trust, any remaining funds go to support your church.



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Fall for the Benefits

This fall you can count on a few things: colorful leaves, cooler nights and Christmas displays in stores that have been there since Labor Day! There is one more thing you may want to count on that's a different kind of fall tradition. It is a check from us, payable to you.

When you fund a charitable gift annuity with us, we send you a check each year (often payable each quarter) for as long as you live. The payment rate is fixed and based on the funding amount and your age at the time of funding. No matter what the economy does, you will receive a check from us in the same amount for life.

By funding a charitable gift annuity, you also receive an income tax deduction for part of the funding amount. When you pass away, any remaining funds go automatically to support your church in your name. Call or email us to learn what your payment rate and benefits will be. There is never an obligation, and we can help you fund a gift that is right for you.

Payment rates to you are as high as 9.5% based on your age.

When you fund a gift annuity by transferring stock, you also receive capital gains tax savings.

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