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PERSONAL PLANNING NEWSLETTER

Fall 2024

A SIMPLE PLAN

Provides **PEACE**



A PLAN THAT PAYS FOR ITSELF

There's an old saying that says "as long as you don't know where you are going, you will always get there." **Unfortunately, half of all Americans live each day without a plan for their lives.** They lack a will or estate plan. They leave their families vulnerable to misinterpreted wishes, while the causes they worked for all their lives must continue without them.

With simple planning, you ensure your values and a lifetime of your work creates a legacy that lasts for generations. There are many benefits of even a simple plan, but some of the most impactful are:



INCOME

Planning can also include trusts and gift annuities that provide income to you, your spouse or your family, all while lowering taxes.



LEGACY

You have invested in charitable causes, like your church. With a plan, you can endow your giving, continuing your contributions forever.



VALUES

Without a plan, our lives are reduced to distributing things. With a plan, it is more about values than valuables. Our assets, works and mementos create a legacy reflecting our life's passions and work.

With a plan **there are no doubts.**

BEST OF ALL, PLANNING IS EASY.

We have tools, tips and ideas that make it simple, and even fun.

Call or email us for more information. We can help you get started.



A GIFT THAT

Do you want to receive a check from us **for as long as you live?**

PAYS TWICE

As you consider your plan, think about adding a charitable gift annuity. When you fund a charitable gift annuity with us, you receive payments from us for life. A charitable gift annuity gives you:



Income for life
at fixed rates.



Income tax savings
this year.



Possible capital gains benefits if you fund it by transferring stock.



Support for our cause after a lifetime of payments to you.



A gift annuity is a simple contract **between you and our organization.**

You fund it with cash or stock, and we agree to send you a fixed payment each quarter for as long as you live. You can fund one for yourself, or for another person so payments last as long as either of you live. Call or email us for a no-obligation illustration of what your rate and tax savings might be.

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WISE STOCK ADVICE

You likely have some stocks you have held for years. Perhaps it is time to sell some. Some you may want to hold. If you want to use some of your stocks to have a great impact, consider donating them.

By transferring your stock to your church, you receive an income tax deduction for its current value but pay no capital gains on the transfer.

Always check with your financial planner and tax adviser first, but if you want to put old stocks to a new use, we can help you freshen your portfolio.



If you give cash to our mission, **consider giving stock instead.** Use the cash to replace the stock at a new, higher basis.