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Personal PLANNING Newsletter



PLAN for YOUR Future

Like You
Plan for Your
Vacation



PACK YOUR BAGS

Planning for a vacation requires selecting a destination, making reservations and packing your bags. There is another area of life that requires good planning — your estate plan. A good estate plan can ensure you are prepared for the future, so that you have what you need when you need it.

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One of the great benefits of a vacation is the sense that your work is finished and you can find rest and relaxation. Establishing a plan that achieves charitable and financial goals is another way to achieve peace of mind. When including a gift to ministry in your will or estate plan, you will:



Do you remember how suitcases used to have decals showing where you have been?



We can help you plan so you know where you are going.

Have peace of mind supporting a ministry important to you

Live every day knowing you have done something great

Continue to use your assets during life

If you don't have a will, or it has been some time since you updated your will, now is the perfect time to review your plan. Most people use a vacation, especially overseas trips, as an opportunity to review and update their plan. As you consider your plan, remember that a will is not solely about what you own, it is a way to help the people and ministries that matter to you and a way to leave a lasting legacy.

We can help you achieve the kind of peace of mind that comes from a well-designed estate plan. We have a variety of resources to help you work through some of the more common questions and concerns related to estate planning.

We have an estate planning guide that we would be happy to provide to you. We can also provide you with a confidential, no-obligation illustration that shows what the benefits of certain charitable plans will be. Please call or email us if we can assist you.



THE CONSTANT Concierge

A common strategy that can help you achieve your charitable goals is to use a "beneficiary designation."

This strategy involves the following:

You can leave certain accounts, such as a bank account, checking account, IRA, 401(k) or 403(b), or an insurance policy to loved ones or even a charity after you pass away.



Adding beneficiary designation gifts to your plan is simple and costs nothing. You simply ask your banker, account custodian or insurance agent for a "beneficiary designation form." You complete the form, name your beneficiaries and return the form to your bank, broker or agent.

You stay in control of the assets that are the subject of the beneficiary form. You can change your mind at any time, simply by completing a new form. You are also still the owner so you can, for example, continue to use your bank account or take withdrawals from your IRA.

You can use this process to name multiple beneficiaries, dividing the account among different beneficiaries to share in percentages that you select, and can even select secondary beneficiaries, such as charity, in case you outlive your loved ones.

Once you pass away, the beneficiary designation asset (your account or insurance policy) will pass to the persons or causes you selected without going through the probate court process. Ask us how you can use a beneficiary designation to leave your assets to loved ones or cherished causes.

It can be enjoyable to stay at a luxury hotel during your vacation. High-end hotels offer concierge service where a member of the hotel staff can help you with all your needs. Sometimes a concierge can anticipate your needs before you do.



What if you could receive concierge-level service on a year-round basis? We have members on our staff who understand charitable and estate planning. They can help you address some of your needs. Please feel free to contact us for assistance.

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MANY HAPPY Returns

It's kind of special,
isn't it, to return to
a favorite
destination?



Do you have a vacation spot that you like to return to time and again? You get the benefit of getting away while also going someplace that is both comfortable and familiar. There is a charitable gift strategy that works the same way. It's called a charitable gift annuity and it gives you the vacation of a lifetime.

Want to upgrade your gift annuity? Fund it by transferring appreciated assets, like stock. You get the standard income tax deduction but also add capital gains benefits.



When you fund a charitable gift annuity with us, we agree to pay you at a fixed, reliable rate for as long as you live. The rates are based on your age at the time of funding and will never change, no matter what the economy does. A gift annuity gives you:

Fixed lifetime payments

An income tax deduction for a portion of
the funding amount

Possible tax-free income

We can give you a no-obligation illustration that shows you exactly what your payments and tax benefits would be. You can fund a gift annuity for one person or two (such as husband and wife). After you make a gift to fund a charitable gift annuity, the payments will feel like a vacation - providing you with peace of mind and a sense of comfort.

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