

I ALREADY HAVE AN ESTATE PLAN. IS THERE ANY BENEFIT FOR ME?

Yes, during the process Jason will review your current plan. Often times this reveals questions or details that need to be addressed. These questions may include:

- Are your documents up-to-date and valid?
- Does your plan include a personal statement of your faith that can be used by the Holy Spirit to encourage the faith of future generations?
- Have you aligned your beneficiary statements with your plan?
- Do you have a both a financial and a medical Durable Power of Attorney?

Lastly, this service provides the opportunity to have your plan reviewed from a charitable perspective. Jason may be able to provide you with some options that accomplish your goals in ways that you may have never considered.



Get Started TODAY

Contact Jason Jones to learn how your generous spirit can touch lives today, tomorrow and forever!

Blessing FOR TOMORROW

No matter what your age or financial situation, Jason Jones and the LCMS Foundation can help! There are many opportunities for individuals looking to create a gift plan unique to their lives and circumstances through the services of the LCMS Foundation.

Jason Jones
Gift Planning Counselor
LCMS Foundation
(970) 988-0305
Jason.Jones@LFND.org



Transfer THE BLESSINGS

Do you have a plan to transfer the blessings that God has entrusted to you to your family and your favorite ministries?

Easter Services
"Rejoice!"
Sunday, March 21
10 a.m.
Sunday, March 22
8 a.m. & 11 a.m.

LCMS Foundation
TODAY | TOMORROW | FOREVER



WHAT'S YOUR PLAN?

Do you have a will or a living trust? Have you named a legal guardian for your children? Who will act in your place if you ever become mentally incapacitated? How will the blessings that God has entrusted to you be distributed after you go to heaven? While nobody wants to think about death or incapacity, creating a plan to address these questions is an essential step you must take to protect yourself, your property, and your loved ones.

WHAT IS TRANSFER THE BLESSINGS?

Our Transfer the Blessings ministry is committed to providing our members the support and comprehensive expertise needed so they can wisely plan how they transfer their blessings to their families and the ministries they love through a Lifetime Plan for Giving. The wise transfer and stewardship of these blessings to family and ministries can have an impact today, tomorrow and forever. Our faith in Jesus gives us a certainty in eternity. With the help of Transfer the Blessings, we can be just as certain about the way we affect the future for our loved ones! Proper planning can also spare your loved ones of the expense, delay and frustration associated with managing your affairs when you pass away or become disabled.

WHEN YOU ASK FOR JASON'S ASSISTANCE YOU CAN EXPECT:

- A prayerful approach to our work together.
- A convenient meeting time and place, usually at your home or church.

MEETING WITH JASON JONES

Jason Jones is the LCMS Foundation Gift Planning Counselor for the Rocky Mountain Region. Jason works with individuals who want to discover the lifetime plan that God has planted in their heart. He will help them to use this plan to Transfer the Blessings God has given them to their family and the ministries they love. This service comes to you at no cost as a member of an LCMS Congregation.

Jason begins each consultation by listening in order to understand each individual's unique priorities. Using the information he gathers, he then guides and directs each individual in shaping a Lifetime Plan for Giving that fulfills personal and family goals. This confidential service includes discussion of family matters, the challenges involved in estate plan development, and the opportunities. These conversations help you to understand how the benefits of charitable planning relate to your personal goals.



- No charge for Jason's services.
- Guidance and options to organize and implement your Christian estate plan.

WHAT IS A LIFETIME PLAN FOR GIVING?

Through our planned giving process, Jason will help you to establish a complete Christian estate/gift plan. We call this plan your Lifetime Plan for Giving. A Lifetime Plan for Giving is a method of assisting you by summarizing your stewardship and estate planning goals. This step by step process helps you prepare the best gifts for your family and the best gifts for the ministries you love.

WHAT'S INCLUDED IN A LIFETIME PLAN FOR GIVING?

- A will or a revocable living trust with a pour-over will.
- A durable power of attorney for financial affairs.
- A durable power of attorney for health care.
- A review of ownership issues and beneficiary designations.
- A gift plan to provide for your family.
- A gift plan for your favorite ministries.

Get Started TODAY

Contact us to learn how your generous heart can touch lives today, tomorrow and forever!

Blessing FOR TOMORROW

Deciding how best to use your blessings to provide for loved ones and the Lord's work can be complicated. But no matter what your age or financial situation is the LCMS Foundation can help! There are many opportunities for individuals looking to create a gift plan unique to their lives and circumstances through the services of the LCMS Foundation.

Christ's Love ENDURES FOREVER

Jesus Christ is the same yesterday and today and forever (Hebrews 13:8).



Strategic Ministry Investing, Christian Gift Planning,
Charitable Gift Administration.

Contact us today to learn more.

1333 South Kirkwood Road, St. Louis, MO 63122-7295
800-325-7912 | www.LCMSFoundation.org

5/2018



PROVIDE FOR *People You Love* AND *Ministries You Care About*

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Gifts

FOR YOUR FAMILY

Support

FOR THE LORD'S WORK

As a caring Christian, you want to use your God-given resources to provide for people you love and ministries you care about.

The LCMS Foundation can help. Since 1958, our experienced gift planning counselors have helped fellow Christians create their own Lifetime Plan for Giving™.

Discover the joy of making a gift that touches lives today, tomorrow and forever!

PHOTOS: LCMS COMMUNICATIONS/ERIK M. LUNSFORD

*What no eye has seen,
nor the ear heard, nor the
heart of man imagined,
what God has prepared
for those who love him*
(I Corinthians 2:9).

HOW CAN *you provide* FOR *your heirs* AND *the Lord's work?*



Your Lifetime Plan for Giving can provide resources to help LCMS ministries bring the love of Christ to our local communities, nation and world.

The Lutheran Church—Missouri Synod (LCMS) Foundation provides comprehensive charitable expertise and services to help you plan and direct your passion for giving to your family and LCMS ministries for the Lord's work, today, tomorrow and forever.

Each year, our experienced gift planning counselors help many faithful Christian stewards like you support a variety of Lutheran ministries through:

- gift annuities
- direct gifts
- bequests
- donor advised funds
- endowments funds
- charitable trusts
- pooled income fund

No matter what your age or financial circumstances are we can customize a Lifetime Plan for Giving™ that best achieves your generosity objectives.

STRENGTHENING MINISTRY for your children, grandchildren and generations to come

The Foundation will help you make a lasting gift to provide support for your favorite ministries. You can use your God-given resources to strengthen any LCMS ministry including:

- Your congregation
- A ministry in your district
- An LCMS school, college or seminary
- An LCMS recognized service organization
- National and worldwide LCMS ministries

PROFESSIONAL EXPERTISE for fellow Christians and the LCMS

The LCMS Foundation's experienced gift planning counselors and legal staff can serve both you and your organization. We help you understand tax benefits and establish gifts consistent with your personal goals.

Contact us today to start your Lifetime Plan for Giving™. Your plan is a spiritual, stewardship process divided into four parts. These parts are designed to guide and educate you through Christian estate and gift planning. Begin the first part today by discovering the extent of God's blessings to you through our free Lifetime Plan for Giving™ workbook. From there, a gift planning counselor will guide you through gift plan designs, help organize the plan with a summary, and provide support to implement your plan for blessing family and ministry.

GET STARTED TODAY

Learn more about gift planning and what will work best for you.

To speak with a gift planning counselor or to request a Lifetime Plan for Giving™ workbook, call us today at:

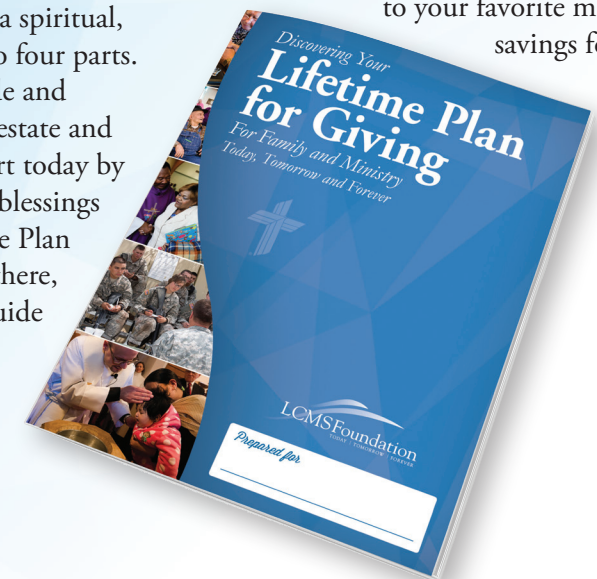
800-325-7912

OR

Visit us online:

www.LCMSFoundation.org

- Discover creative, tax-efficient methods of giving, including some that will provide you with regular payments.
- Use our Lifetime Plan for Giving™ workbook to help you select the best option to match your personal financial and ministry goals.
- Use our gift calculators to estimate the amount your gift will distribute to your favorite ministry and the tax savings for you.



- Download free, electronic brochures on a variety of giving options, including the benefits of making a will. Contact us for free printed brochures.

Bequest

A future gift to help your favorite LCMS ministry. A bequest is one of the easiest planned gifts.

The Details

You can leave a gift to ministry by including a bequest in your will or trust. Property that passes through a beneficiary designation (such as individual retirement accounts, insurance or investment accounts) can be left by designating the ministry as a beneficiary.

Specific Asset Bequests

Bequests may transfer a specific item or dollar amount to a beneficiary. "I give \$10,000 to the Trinity Lutheran Church Endowment Fund, undesignated."

Bequest of a Percent of the Remainder

A fractional amount or percent of what is left of the estate may be transferred to ministry. "I give 50 percent of the remainder of my estate to the Trinity Lutheran Church Endowment Fund, undesignated."

Bequest of a Percentage of an Asset

You may bequeath or devise a percentage of a particular asset. "I give 50 percent of the proceeds from the sale of my home to Trinity Lutheran Church Endowment Fund, undesignated."

The Need

Many people want to give to ministry but are unable to donate property during their lifetime. For example, you may have property that will be needed during life to cover living expenses or rising health care costs. You may benefit from donating this property through your estate.

The Solution

You can retain ownership and use your property during your life and benefit ministry when the Lord calls you home.

The Benefits Gift to Ministry

The ministry receives cash or property.

Tax Deduction

The amount given to ministry is not subject to federal estate tax or income tax.

Flexible

You are able to use and control your property during your lifetime.

Charitable GIFT ANNUITY

You make a gift and receive fixed, lifetime payments for one or two individuals.

The Details

A charitable gift annuity (CGA) is a contract between you and the LCMS Foundation. In exchange for a gift of cash or property, the ministry agrees to make fixed payments to you for the remainder of your life. These payments can also be designated for a second individual, such as a spouse.

Payout Rate

Your gift annuity payout rate is based on your age. Check with us to see what your payments could be.

Taxation of Payments

A portion of your gift annuity payments could be tax free. The remaining amount of each payment is taxable at ordinary income tax rates and some portion could be taxed at capital gains rates.

Timing

A gift annuity contract can begin making payments immediately (a current gift annuity) or you can begin receiving payments at a future date (deferred gift annuity) in exchange for a higher payout rate.

The Need

You want to make a gift to ministry at death after receiving fixed payments during life.

The Solution

You and the Foundation enter into a charitable gift annuity agreement.

The Benefits Fixed Payments for Life

Tax-Free Payments
A portion of each payment may be tax free.

Rates by Age
Payout rates are based on your age at funding.

Tax Deduction
You will receive a federal income tax deduction.

Dear Friend,

God has blessed us abundantly. We respond in love by serving Him and sharing our earthly blessings with others. Just as we are responsible managers of God's blessings all through our lives, we also get to practice faithful stewardship in the way we distribute our earthly blessings when He takes us home to heaven. How can we put a responsible plan in place that makes the very best gifts at the end of our earthly lives to the family we love and those ministries we cherish? Where do we begin?

The LCMS Foundation offers assistance through a spiritual stewardship process called the *Lifetime Plan for Giving*[™]. This planned giving journey incorporates personal, financial, stewardship and estate planning goals that can provide benefits to you and your heirs while also supporting those ministries you care about. The *Lifetime Plan for Giving*[™] process and a trained LCMS Foundation gift planning counselor can assist you in determining how to best provide for your heirs while also making a lasting impact on ministry, encouraging stewardship principles in your children, maximizing assets, giving gifts over time, providing tax benefits and much more. Which generosity plan is the best one for you?

This guide explains some of the most common gift planning instruments and their benefit for family and ministry. If you sense that you need to focus your plan for the use of God's gifts, contact the LCMS Foundation and we will assist you in prayerfully laying out your plan. We provide professional charitable giving expertise without cost to the donor. Remember, whether in planning gifts to family or ministry, we "do it all in the name of the Lord Jesus Christ, giving thanks to God the Father through Him." (Colossians 3:17)

Sincerely,



Rev. Philip Krupski
Senior Vice President
Gift Planning Services
800-325-7912, ext. 1684
Philip.Krupski@LFND.org

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Charitable Gift Administration.

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GENEROSITY PLANS FOR *Family & Ministry*

Make your ordinary assets
an extraordinary blessing!

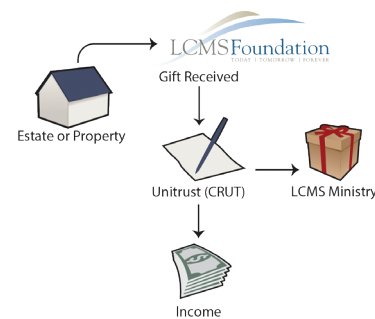


Charitable REMAINDER TRUST

You transfer cash or property to a trust that pays income for your life or a term of years. The remainder goes to ministry.

The Details

You transfer cash or appreciated property to the charitable remainder trust (CRT). The CRT is a tax-exempt trust that can sell the property without paying capital gains tax.



Duration

A CRT can last for the lifetime of one or more beneficiaries or for a specified term of years. This type of trust may, instead, be funded at your death from your estate, pay an income to your heirs, and leave a gift to ministry at the end of the trust.

Annuity vs. Unitrust Payout

A charitable remainder annuity trust (CRAT) pays a fixed dollar amount each year. A charitable remainder unitrust (CRUT) pays an amount equal to a percentage of the trust value at the beginning of each year.

Taxation of Payouts

Most CRT payouts are taxed as ordinary income.

The Need

You desire to convert appreciated property that produces little or no income into a productive asset without paying capital gains tax on the sale of your property.

The solution

You contribute appreciated property to a charitable remainder trust that will sell the property tax free and make payments for your lifetime or a specified term of years. The trust may pay income to multiple beneficiaries.

The benefits

- Bypass Gain**
The trust sells your property tax free.
- Increased Income**
The trust pays you a percentage of its value.
- Tax Deduction**
You receive a current federal income tax deduction.

Retirement ASSETS

You gift your remaining retirement assets and bypass lump sum income tax liability. The Foundation pays income to your heirs and makes a gift to ministry.

The Details

You make a bequest to the Foundation of your retirement assets including your IRA, 401k, 403b, pension or other tax deferred plan when the Lord calls you home.

Leaving Your Retirement Assets to Us

Your retirement assets may be transferred to us by completing a beneficiary designation form provided by your plan administrator. If you designate us as beneficiary, we will benefit from the full value of your gift because your plan assets will not be taxed at death. You designate the ministries that receive these gifts.

Leaving Your Retirement Assets for Income

Another option is to leave your retirement assets to a trust that pays income to a loved one after you are gone. You designate the Foundation as trustee of a charitable remainder trust and we pay income to your heirs for up to twenty years. At the end of that period there is a gift to ministry. Please contact us to view an illustration with the benefits of this plan.

The Need

If you give your retirement plan assets to your heirs, 35-40 percent may be collected as tax. You want to make gifts to your family and ministry and avoid lump sum taxes that may be due on these accounts and your estate.

The Solution

You designate the Foundation as the beneficiary of your tax-deferred retirement plan assets and give your heirs immediate gifts of low-tax assets.

The Benefits

Tax Savings
Your family avoids additional income tax. Your estate enjoys estate tax savings if you have a taxable estate.

Preserves Lifetime Use

You may continue to take withdrawals from your retirement accounts during your life. You benefit both family and ministry with the remaining funds when the Lord calls you home.

Donor Advised FUND

Build a tradition of giving with your children and grandchildren while you support ministries.

The Details

A donor advised fund can be a creative way to involve your children and grandchildren in being generous, support your favorite life-impacting ministries and provide an example of generosity and stewardship. Donor advised funds are for anyone. Initial minimum amount to start a donor advised fund is \$10,000.

The Need

You desire to make a lasting impact on ministry, enjoy tax benefits, and encourage generosity in your children and grandchildren.

The Solution

A donor advised fund is your personal ministry fund. You (and children/heirs if you wish) recommend the ministries that your fund will benefit as well as the amounts and the timing of your gifts. You can set up a donor advised fund today, with or without funding. You may easily add to the fund during your life to experience the joy of giving now or from your estate establishing a legacy gift.

The Benefits

It's simple to start. Any asset can be used to establish the fund. Funds can be added at any time; during life or through your estate. A donor advised fund is an easier and less complicated alternative to a private family foundation.

Flexible

Ministries and other charitable organizations can receive gifts. You and/or heirs select ministries, amount, and timing.

Sets Stewardship Example

By involving family/heirs in the gifting decisions, you share and demonstrate your strong stewardship values.

Family/Heirs Participation

Consider starting a Thanksgiving or Christmas tradition with your children and grandchildren to discuss the ministries they want your donor advised fund to benefit in the coming years.

Personal Endowment FUND

Establish a legacy that supports the ministries you care about.

The Details

Have you considered using a portion of the financial blessings that God has given you to provide continuing support for the ministries you love? An endowment fund provides a dependable stream of funding to ministry. It is also a lasting testimony of your faith by continually impacting the ministries you love. Endowment funds are planned gifts that anyone can consider. A non-perpetual endowment can be started with as little as \$5,000 and a perpetual endowment with a minimum of \$25,000.

Focus on Mission Achievement

The Foundation manages your endowment which relieves the ministry you love of endowment administration and allows it to focus on mission achievement. Separating the management from the beneficiary also eliminates the possibility of the ministry borrowing against the endowment, or disregarding its restrictions, during difficult financial times.

The Need

You desire to ensure Gospel outreach and ministry opportunities for future generations and you wish to select what your gifts support.

The Solution

You can set up a personal endowment today, with or without funding. You may easily add to your endowment during your life to experience the joy of giving now, or fund it from your estate, thereby establishing a legacy gift.

The Benefits

Your Intentions Are Carried Out
You choose how the endowment fund is set up and how it will benefit ministry. You can support one or multiple ministries with your personal endowment.

Simple

It is easy to establish and customize your personal endowment in order to accomplish your gifting and stewardship goals.

Provide Ongoing Gifts To Ministry

An endowment can be perpetual or last for a term of years. You may also promote the fund, encouraging others to support it.