



CNH DISTRICT
LUTHERAN CHURCH-MISSOURI SYNOD

Planned Giving

“We’re Giving The Church Our Kids’ Inheritance”

You've probably seen the bumper sticker behind an RV that reads: "We're Spending Our Kids' Inheritance." Upfront, a gray-haired mom and pop jockey the vehicle down the road toward a warmer climate. They're having a ball and don't mind poking fun at the idea that they should live conservatively so they can leave more money for their children.

Not everyone feels that way. Many seniors are eager to leave their offspring a nice nest egg. They remember the tough times they had and want to make life a little easier for the next generation. They want to pass their hard-earned wealth on to their family.

So when they are confronted with the idea of giving some of their wealth to a worthy organization like the church, they balk a bit. "If I give these assets to the church, I won't be able to transfer them to my own family."

Truth is, you don't necessarily have to decide between making a gift to the church to expand the mission and ministry of Christ's church and your family. There are ways you can give to the church without jeopardizing your family. Consider these possibilities:

Insurance: Some donors use life insurance to replace the wealth they give to charity. A second-to-die policy placed in a special trust can be quite reasonable and provide the beneficiaries with proceeds that approximate the amount given to the church to touch hearts and change lives for eternity. The gift to children is distributed to them entirely free of all taxes.

A Lifetime Charitable Trust: You can establish a Charitable Trust now and receive income for the remainder of your life, and then have the income directed to your children for a period of years. At the end of the trust, the principal will go to charity.

A Testamentary Charitable Trust: This high-sounding option simply refers to a trust that is established through your will or living trust when you die. You can arrange for income to be paid to your loved ones for a period of years, and then have the principal go to the church. Or, you can provide income to the church for a limited time and then have the principal go to your loved ones. In both cases,

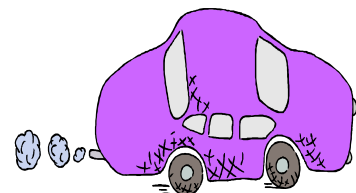
estate taxes will be reduced.

These special planning tools are not for everyone, to be sure. But for persons with sizable assets, they can provide a means to benefit family members and the church without taking away from the other.

The California-Nevada-Hawaii District Gift Planning Representative, Brian Hyde, can provide further information about the above planning opportunities, as well as others. He is also able to help you orchestrate any of these gift plans by working closely with you and your professional advisors. Brian can be contacted at (925)245-4016.

Who knows . . . maybe you'll want to create your own bumper sticker. Here's a puzzler you might use:

"Our Kids Will Get Their Inheritance When We Give It To The Church."



Types of giving:

- Insurance
- Lifetime Charitable Trust
- Testamentary Charitable Trust