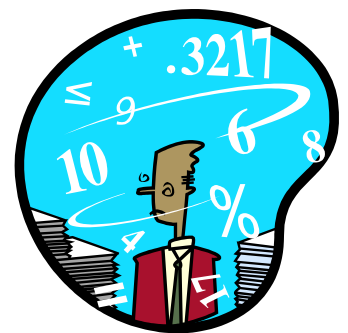


# Seven Ways to Remember The Church

There are many ways to remember the church and its ministry to touch hearts and change lives for eternity. In your estate planning, you have opportunities to share the Gospel for decades to come, and only a few of these opportunities involve any expense or professional fees. You may wish to consider one of the following options:

1. Amend an existing Insurance Policy to add the church as an additional beneficiary, or simply purchase a new one for the benefit of the church.
2. Visit your employer's Human Resource office and ask to amend your group life insurance policy or retirement plan to add the church as one of your beneficiaries. Or, add the church as a recipient if another person predeceases you.
3. Instruct your attorney to prepare a simple, inexpensive codicil to your existing will, or an amendment to your living trust, creating a bequest for the church.
4. If you are over 65 and disappointed with the income you are receiving from your long-term stocks or your certificates of deposit; consider the benefits of placing some of your assets in a Gift Annuity. Most likely, your lifetime income would increase. In addition, you would avoid capital gain taxes and receive a current income tax deduction for a portion of the gift. Also, a portion of the income you receive is tax-free. After your death, the remaining principal could be used to create an endowment fund in your memory.
5. Deed your house to the church and continue to live in it. You receive a charitable income tax deduction to use on your current year income tax form.
6. Leave written or verbal instructions for your surviving spouse to include the church when redrawing his or her will or living trust.
7. If you have a sizable estate, let us show you how to create a trust, which will pay an annual income to the church for a period of years prior to distributing the principal to your children or grandchildren. The income the church receives will create a charitable estate tax deduction. This technique may allow you to make a substantial gift at a cost as low as five cents on the dollar, and avoid taxes which might otherwise claim as much as 50% of your estate.



There are many ways to benefit the church through planned gifts, some of which will provide you with positive benefits during your lifetime. Although we do not practice estate planning, we would be pleased to sit down with you and help you to at least get started with the process.

The California-Nevada-Hawaii District Gift Planning Representative, Brian Hyde, is available to assist in the estate planning process. Brian can be contacted at (925)245-4016.