



## FIND A PLAN THAT'S RIGHT FOR YOU.

**T**hank you for considering making a gift with the ELCA Foundation that will help ELCA ministries do God's work in Christ's name for the life of the world. We know you support ELCA ministries because you believe in what they do, and because you have a desire and passion to change the world. But we'd like to make sure you benefit from giving with the ELCA Foundation.

How does this happen? You may be surprised to learn that many gift types offer significant financial and tax benefits.

### YOU HAVE OPTIONS

You may be familiar with outright gifts, such as cash or a check, which you make today and can be used right away. But sometimes an immediate gift isn't the best option, especially if you feel unsure about giving up assets today that you and your loved ones might need in the future.

A planned gift is a perfect solution. There are many different types of planned gifts, and each

offers unique advantages. Some planned gifts are revocable—a gift in your will or living trust, for example—so you can change your mind at any time.

Or they can be irrevocable—just as outright gifts are—so that you benefit from an immediate tax deduction.

Irrevocable planned gifts are attractive because they are deferred. You part with an asset today, but the allocation to a ministry is put off for a while—often until after your lifetime (and that of a surviving beneficiary, if you wish). Until that time, you enjoy the benefits from the gift.

For example, with a charitable remainder trust, you receive lifetime income from the asset after it's placed in a trust, and then our ministries receive the remainder of the trust after your lifetime. Or you could deed us a remainder interest in your home and still retain the right to live in it for life.

The key feature of planned gifts such as these is that they provide important benefits to you as well as the work of the ELCA.

## LEARN MORE

We've designed the chart inside to summarize the benefits of several common charitable gifts. Just think of what you want to accomplish with your gifts, and there's probably a way to do it!

We are here to serve the individuals and the ministries of the ELCA in living out their faith through loving and serving others in their lives and their legacies. Our ministry is to answer questions you have and provide tools to enhance your generosity. Please contact us with any questions you might have or for more information.



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*make a*  
**PLAN**

# Plan Ahead

Your Gift	Your Goal	How You Make the Gift	Your Benefits
<b>Donor-advised Fund</b>	Create a charitable account that is professionally managed and administered by the ELCA Foundation while providing input on its distributions to ministries.	<ul style="list-style-type: none"> <li>Establish and name a DAF with the ELCA Foundation through your work with a regional gift planner.</li> <li>You can make contributions to your fund at any time.</li> <li>Your contributions are invested by us, which provides a regular accounting to you.</li> </ul>	<ul style="list-style-type: none"> <li>Distribute gifts by your recommendation.</li> <li>Qualify for an income tax deduction in the year you make your gift.</li> <li>Watch your contributions grow tax-free.</li> </ul>
<b>Donor-directed Distribution Agreement</b>	Simplify your charitable estate gifts to ELCA-related ministries and other nonprofits.	<ul style="list-style-type: none"> <li>Establish your distribution agreement naming the recipients of your gift, and any restrictions, with the ELCA Foundation.</li> <li>Direct your gifts to the ELCA Foundation through a will, trust and/or beneficiary designation.</li> </ul>	<ul style="list-style-type: none"> <li>Update your charitable beneficiaries without updating your will, trust or beneficiary designations.</li> <li>The ELCA Foundation partners in distributing gifts, and communicating donor intent, for your estate.</li> </ul>
<b>Named Endowment Funds</b>	Establish an endowment fund in your name or in memory of a loved one, providing perpetual support to the ministries that matter the most to you.	<ul style="list-style-type: none"> <li>Through your work with an ELCA regional gift planner, you can establish a named endowment fund with an immediate gift, with a multiyear gift commitment and/or through your estate plan.</li> </ul>	<ul style="list-style-type: none"> <li>Leave a legacy in your name or in memory of a loved one.</li> <li>Qualify for an income tax deduction for each gift you contribute to the endowment.</li> </ul>
<b>Life Income Gifts</b>  <b>Charitable Gift Annuity*</b>  <b>Charitable Remainder Trust</b>	Support ELCA-related ministries and boost your own retirement income (or someone else's if you choose).	<ul style="list-style-type: none"> <li>Depending on the gift arrangement, you can receive either fixed or variable payments for life in exchange for a gift of cash or securities. After the term ends, the balance is used to support ELCA ministries.</li> </ul>	<ul style="list-style-type: none"> <li>Qualify for an income tax deduction for the charitable portion of your gift.</li> <li>Receive capital gains tax savings when you transfer appreciated property.</li> <li>Receive income for life for you or someone else if you choose.</li> <li>Support ELCA ministries with the remaining balance after the term ends.</li> </ul>

# Legacy Society

## Ensuring the ELCA's Long-term Success

Your life is a light in this world. With a planned gift in place to support the ministries of the Evangelical Lutheran Church in America (ELCA) that have meant the most to you, your light will continue to shine for years and years to come.

When you create a planned giving commitment to benefit the ELCA or one of its ministries, you automatically become a member of the Legacy Society of the ELCA. This society exists to connect, inspire and thank our most faithful supporters.

When you become a member of the Legacy Society, you join with other passionate and dedicated members of this church who are committed to ensuring its future. You'll receive updates and invitations just for members, as well as ongoing, personal support from your regional gift planner.

**Ready to leave your legacy?** We're here to help. Contact your regional gift planner ([giftplanning@elca.org](mailto:giftplanning@elca.org)/[contact](mailto:contact@elca.org)) for information or to begin creating your planned gift.

And if you've already made the generous decision to support the church in your estate plan, please let us know!

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**\*California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association.** Oklahoma residents: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. **South Dakota residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.**

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\*Charitable gift annuities are not available in all states or through all organizations. Please contact us if you are interested in a gift annuity.