

A Gift via Retirement Account

You may make an IRA (or other retirement plan), or some portion thereof, payable to St Stephen's upon your death. For tax planning reasons, this type of planned gift has become increasingly popular.

A Charitable Trust

There are several types of "irrevocable" charitable trusts, including "remainder" trusts and "lead" trusts which also may provide very attractive income tax and estate tax benefits.

Donor Advised Fund and/or Private Foundation

Sometimes people are able to create a donor advised fund or even a private foundation which could provide support for St. Stephen's (and other charities) in perpetuity.

Tax Benefits

For the specific tax benefits accruing under current law from any of the above methods of making planned gifts, it is important to consult a financial advisor and/or attorney of your

"He put before them another parable: 'The kingdom of heaven is like a mustard seed....'"Matthew 13:31

WHY NOT START NOW?

All planned gifts, of any size, are important and valued. It does not take much to join those who have made planned gifts to St Stephen's. The funds so given work together and grow over the days, weeks and years, providing a lovely testimony from those who have gone before to those who are still on journeys of faith.

**Interested? Want more information?
You or your advisor can contact:**

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Gifts which continue to give....

"...The one who sows bountifully will also reap bountifully... for God loves a cheerful giver." 2 Corinthians 9: 6-7



Why Planned Giving...? The Ultimate Form of Christian Giving

Reasons for Such Gifts

Planned gifts are those made in estate planning documents or in other ways, such as with life insurance. Their purpose is to strengthen the ministry of St. Stephen's in the future.

Imagine your gift, large or small, "deferred" either short-term or on a longer basis, helping to strengthen the mission of this parish for decades to come! The steady growth of our endowment, begun and enhanced by many gifts of all sizes over the years, can see St. Stephen's through hard times, help support our Godly Play, Youth and Music Programs, enlarge the parish's role in the community, and contribute to the welfare of people throughout the world.

The Church Within....

For more than a century, St. Stephen's has provided a foundation for Christian values, faith and action, to several generations of believers. Much of the strength of this beautiful church may be traced to the very generous giving of those who have come before us. Our gifts will help ensure continuation of this tradition in the future.

The Church Without: Ministry to a World in Need....

Since its very beginning St. Stephen's has faithfully supported its local and broader communities. So much more could be done, and can be done. The growth of our endowment could provide the means for our reaching out further each year. More than two billion people in the world go to bed hungry every night. Global hunger, poverty and illness, mind-boggling in its totality, is far less overwhelming when dealt with one meal at a time, one disease cured, one child rescued. We can help by strengthening our own mission through these types of gifts. Such a gift might become an important part of your own legacy.

How are Such Gifts Made?

The simplest way is by a gift in your will, or in a trust. Other common ways are by gifts of life insurance and charitable gift annuities. More sophisticated methods include gifts from retirement accounts and gifts through charitable trusts, or private foundations.

A Gift in Your Will

In your will you may make a specific bequest of any amount to St Stephen's. An alternative is to make a gift of a certain percentage of your estate. Several of our parishioners have already included such gifts in their wills.

A Gift in Your Trust

To avoid the legal expense and delay of probate, or for other personal reasons, some people create their own trusts. As in a will, you may include a specific cash gift, or a percentage gift, to St. Stephen's in a trust. Several parishioners have also done this.

A Gift of Life Insurance

Another option is to name St. Stephen's as the beneficiary of some portion (or all) of a life insurance policy. You may even make a gift of the policy itself to St. Stephen's. One parishioner has given St. Stephen's two of his life insurance policies.

A Gift Annuity

One family has established a gift annuity for St. Stephen's, by giving appreciated stock to the Episcopal Church Foundation, and retaining for life a percentage return annually. At the time of death, the amount in the annuity will be paid to St Stephen's. A gift annuity may be created with a cash (or stock) gift of \$5000 or more. If appreciated stock is given, there may be attractive additional tax benefits for you and your family.