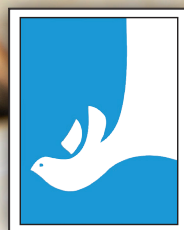


Gospel-Motivated Giving

Your Guide to Financially Partnering with **Lutherans For Life**



Dear Friends,

Lutherans For Life exists to equip Lutherans and their neighbors to be Gospel-motivated voices For Life. We believe God creates and redeems all lives from fertilization to forever, and we confess that death is not an acceptable, God-pleasing way to deal with the problems of life. At **Lutherans For Life**, we work to provide a Gospel-motivated, life-affirming witness to individuals, families, churches, and societies on all issues of life, and we hope to equip you to do the same—to join us in sharing the joyful message that human life is created by God, redeemed by Jesus Christ, and called by the Holy Spirit.

God has blessed His children abundantly! His amazing steadfast LOVE provides for our physical, emotional, and spiritual needs. And it is in response to His love that we serve Him and share our earthly blessings with others. Just as we are responsible managers of God's blessings throughout our lives, we also have the privilege of practicing faithful stewardship for the next generation as we plan to distribute our earthly blessings when He takes us home to heaven.

This guide was written to help explain some of the most common gift planning instruments and the benefits they pose for your family and for **Lutherans For Life**. The following information will give you a basic understanding of various forms of planned giving that can be included in a Christian estate plan. We encourage you to prayerfully consider these options and discuss them with your family, an attorney, and your financial planner.

Please feel free to contact me if you have questions, need assistance in finding a gift planning counselor, or would like to receive more information on how you can partner with **Lutherans For Life** to make an eternal impact through the Gospel message of Jesus Christ.

God bless you for all you do in His name, and may He be with you and your family in the years to come.

In Christ,



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Lutherans For Life

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Giving is not just about making a donation. It is about making a difference.

Kathy Calvin



Make your time on earth
count for eternity.

Your Gift	Cash	Stocks and Securities	Tangible Property and Real Estate	Retirement Assets	IRA Rollover/ QCD
Your Goal	<ul style="list-style-type: none"> • Simplicity in giving • Increase tax deductions 	<ul style="list-style-type: none"> • Simply write a check or make a cash donation to Lutherans For Life 	<ul style="list-style-type: none"> • Give appreciated tangible property or real estate (ranch, farm, home, land, etc.) to Lutherans For Life • Give in a tax-efficient manner 	<ul style="list-style-type: none"> • Give retirement assets (IRA, 403b, 401k, pension, etc.) by naming a full or partial charitable beneficiary of your plan 	<ul style="list-style-type: none"> • Reduce your taxable income
Your Benefits	<ul style="list-style-type: none"> • An immediate short-term or permanent financial impact on Lutherans For Life • An immediate charitable income tax deduction 	<ul style="list-style-type: none"> • Avoid capital gains tax • An immediate charitable income tax deduction for the market value • Possible increase in income while living 	<ul style="list-style-type: none"> • Avoid capital gains tax • An immediate charitable income tax deduction • Possible increase in income while living 	<ul style="list-style-type: none"> • Reduced tax burden to family members on inherited retirement assets • A potential estate tax charitable deduction 	<ul style="list-style-type: none"> • Satisfy your IRA required minimum distribution while reducing your taxable income
How to Make a Gift	<ul style="list-style-type: none"> • Simply write a check or make a cash donation to Lutherans For Life 	<ul style="list-style-type: none"> • Transfer long-term appreciated stocks or securities to Lutherans For Life 	<ul style="list-style-type: none"> • Discuss donating your tangible property and/or real estate with a professional attorney 	<ul style="list-style-type: none"> • Discuss donating your retirement assets with a professional financial advisor 	<ul style="list-style-type: none"> • Discuss donating an IRA rollover/ qualified charitable donation with a professional financial advisor

Life Insurance	Bequest	Charitable Gift Annuity	Charitable Remainder Unitrust	Donor Advised Funds	Endowment Gifts
<ul style="list-style-type: none"> • Repurpose an existing policy to benefit Lutherans For Life • Make a large gift with little cost 	<ul style="list-style-type: none"> • Control your assets during your lifetime • Leave legacy gift to family and/or Lutherans For Life 	<ul style="list-style-type: none"> • Lifetime fixed income for self and spouse • Future gift to Lutherans For Life • Increased income from appreciated assets 	<ul style="list-style-type: none"> • Lifetime income for self and spouse • Future gift to Lutherans For Life • Increased income from appreciated assets 	<ul style="list-style-type: none"> • Establish a fund now and provide donations to Lutherans For Life later 	<ul style="list-style-type: none"> • Support the ministry of Lutherans For Life indefinitely
<ul style="list-style-type: none"> • A potential income tax or estate tax deduction • Flexibility to make gift now or later 	<ul style="list-style-type: none"> • Gift is exempt from federal estate taxes • Stipulate a specific amount or % of your estate to family and/or Lutherans For Life 	<ul style="list-style-type: none"> • Avoid capital gains tax • Reduced income tax burden 	<ul style="list-style-type: none"> • Avoid capital gains tax • Reduced income tax burden • Additional income for family 	<ul style="list-style-type: none"> • Freedom to decide when, how much, and to whom gift is given each year • Can add gifts to original donation • Immediate charitable deduction 	<ul style="list-style-type: none"> • Charitable tax deduction • Capital gains tax avoidance on sale of appreciated assets • Possible tax-free payment
<ul style="list-style-type: none"> • Discuss donating your life insurance policy with a professional financial advisor 	<ul style="list-style-type: none"> • Discuss adding Lutherans For Life to your will or living trust with a professional attorney 	<ul style="list-style-type: none"> • Discuss creating a charitable gift annuity with a trusted foundation 	<ul style="list-style-type: none"> • Discuss creating a charitable remainder unitrust with a trusted foundation 	<ul style="list-style-type: none"> • Discuss creating a donor advised fund with a professional financial advisor 	<ul style="list-style-type: none"> • Discuss providing an endowment gift to Lutherans For Life with a professional financial advisor

WHAT TO GIVE

Cash

The most common way to give to **Lutherans For Life** is cash donations. In the Internal Revenue Service's dictionary, cash includes not just currency but also monetary amounts donated by check, credit card, and cell phone texts. Cash gifts to **Lutherans For Life** qualify for a tax deduction in the year you make the gift, and you enjoy the benefit of seeing the impact your gift has with **Lutherans For Life**.

Stocks and Securities

Gifts of publicly traded securities allow you to claim a charitable deduction for the full market value of the securities on the date the gift is made to **Lutherans For Life**, and you pay no capital gains tax on the appreciation.

Real Estate & Tangible Personal Property

Tangible personal property may be given to **Lutherans For Life** and credited as an income tax deduction at its present fair market value, so long as certain conditions outlined in the tax code are met. Real estate can also be an attractive means of giving and includes certain tax benefits if the market value has appreciated. It can be subject to capital gains tax, and only your personal residence might qualify for tax relief.

Retirement Plan Assets

Leaving a gift to **Lutherans For Life** through a beneficiary change in your IRA, 401k, 403b, or other tax deferred accounts can be among the most tax advantageous to you and your family. Money held in tax-favored retirement plans is typically not subject to income tax until it is withdrawn from the plan by the plan owner or surviving heirs. By changing a beneficiary to **Lutherans For Life**, you can avoid any tax liability to you or your family and make a significant gift to **Lutherans For Life**.

IRA Rollover/Qualified Charitable Distribution (QCD)

Once you reach the age of 70½ you can provide an IRA rollover/qualified charitable Distribution to **Lutherans For Life** up to \$100,000 annually. The contribution satisfies the required minimum distribution (RMD) requirement and doesn't count toward your taxable income/adjusted gross income (AGI).

Life Insurance

Explore the possibilities of gifting a life insurance policy that you no longer need to **Lutherans For Life**, or purchase a new life insurance policy on behalf of **Lutherans For Life**. Current gifts of life insurance can provide a tax deduction, while making **Lutherans For Life** a beneficiary will result in an estate tax deduction.

WAYS TO GIVE

Bequests

Bequests provide an opportunity to make a large impact without reducing the contributor's assets while living. You may choose to leave a specific dollar amount, a percentage of your estate, or certain assets, such as real estate or stock, to **Lutherans For Life**. Bequests also can provide estate tax deductions and income tax savings for your heirs.

Charitable Gift Annuity (CGA)

A charitable gift annuity (CGA) is an agreement created through a foundation for the benefit of the donor(s) and **Lutherans For Life**. In a charitable gift annuity, the donor provides a gift of cash, securities, or approved real estate to a foundation in exchange for a fixed income for life. When the donor passes away, the remaining assets are given to **Lutherans For Life**.

Charitable Remainder Unitrust (CRUT)

A charitable remainder unitrust (CRUT) is an agreement created through a foundation for the benefit of the donor(s) and **Lutherans For Life**. In a charitable remainder unitrust, the donor places their assets into an irrevocable trust and names a foundation as trustee. The foundation (trustee) invests the assets and agrees to pay the donor(s) a percentage of the trust's assets revalued every year. When the donor passes away the trust terminates, and the remaining assets are given to **Lutherans For Life**.

Donor Advised Fund (DAF)

A donor advised fund (DAF) is a personalized ministry fund established by cash and/or appreciated securities. Once the cash or appreciated securities are transferred into a donor advised fund (DAF), the donor may request the donor advised fund (DAF) to make a grant to **Lutherans For Life**.

Endowment

The **Lutherans For Life** endowment fund is a creative and rewarding stewardship gift which will assure our Gospel-motivated voices For Life mission continues to impact the world forever. An endowment gift can be given one time, during your lifetime, or through your estate. **Lutherans For Life** will receive a percentage of the interest earned from the endowment fund each year for perpetuity.

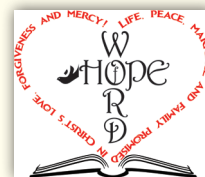
Please speak to a financial advisor and tax professional before providing a major gift to **Lutherans For Life**.

Lutherans For **Life** started as the vision of a handful of Lutheran leaders in 1976 and was officially launched as **Lutherans For Life** (LFL) in April of 1979. Since then, God has richly blessed the work of **Lutherans For Life** and provided it with an amazing community that continues to partner with us and impact our Gospel-motivated mission. Here are a few examples of God's abundant blessings to **Lutherans For Life**:

- **Y4Life** (Y4Life.org) was created in 2012 and continues to engage youth of all ages in sanctity of life education throughout the country through in-person and online events and conferences as well as printed resources. **Y4Life** in Washington, D.C., is held annually in conjunction with the March for Life.



- **Word of Hope** (word-of-hope.org), our post-abortion outreach, provides 24/7 Lutheran spiritual care to over 225 phone callers a month. **Word of Hope** recently created and implemented a chaplain training program on how to deal with crisis.



- The demands for **Lutherans For Life**'s national staff to lead presentations, exhibit at conferences, provide printed resources, and lead podcasts and online events increased dramatically in 2022.
- **Lutherans For Life** has spread across the globe and has inspired or helped in the development of Lutherans For Life of Australia, Lutherans For Life of Canada, and Lutherans For Life of Latvia.
- **Lutherans For Life** spreads the For Life message through our quarterly journal (*LifeDate*), an ever-growing life resource library, LFL regional and national conferences, and presentations from our professional staff.
- **Lutherans For Life** continues to help others live out their faith according to God's will and share the For Life message found in the life and Gospel of Jesus Christ because of the incredible support we receive from our amazing **Lutherans For Life** community. Thank you for being champions FOR LIFE!



Lutherans For Life
*Equipping Lutherans and their neighbors
to be Gospel-motivated voices For Life*