



Jake Lyell for LWR

PARTNERS IN LASTING PROMISE

PLANNING YOUR LEGACY... INVESTING IN THE FUTURE

Careful estate planning is Christian stewardship in action. When you plan for the future, you tell your loved ones that you cherish and care about them.

It also enables you to make an impact beyond your lifetime through the charities you love, to help people you have never met, in places you may never visit.

When you support Lutheran World Relief, you help some of the world's poorest communities transform from survival to stability. Legacy gifts make an even bigger impact because they allow LWR to plan for and commit to more partnerships that bring lasting solutions.

Legacy giving can allow you to protect your assets, decrease your taxes and even increase your current income while supporting the mission and ministry of Lutheran World Relief.



Lutheran World Relief
SUSTAINABLE DEVELOPMENT. LASTING PROMISE.

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YOUR WILL OR TRUST

Creating a will or trust is an important way to extend your love, care, generosity and gratitude to family, loved ones and the charitable causes you care about.

Only you know the special circumstances of your family members and heirs. Those who die without a will, leave their estate to be divided according to the laws in the state where they live.

Including individual beneficiaries and your favorite charitable organizations in your estate planning is the best way to ensure that your wishes are carried out in the future. There may also be beneficial tax deductions to consider for charitable gifts made through your will or estate plans.

The process is simple. The official legal bequest language for Lutheran World Relief is:

*"I, [name], of [city, state, ZIP], give,
devise and bequeath to Lutheran World Relief, Inc,
EIN #13-2574963, [written amount or percentage
of the estate or description of property] for its
unrestricted use and purpose."*

Relationships and situations change, so it is a good idea to review your will from time to time to ensure that it is up to date. Also, the laws of each state are different, so we encourage you to seek the advice of qualified counsel before finalizing your will or trust.

RETIREMENT PLAN ASSETS

For many individuals, a gift of retirement plan assets is a wise stewardship decision. If you transfer your retirement plan assets to a charity, such as Lutheran World Relief, you can save income taxes for heirs.

You can also pass these assets directly to a tax-exempt deferred giving plan, such as a charitable remainder trust. You designate who will receive income for life from the trust. After the death of the beneficiary, the remaining balance can be designated for charity.

Your retirement plan assets cannot be designated through your will, so you will need to file a beneficiary designation form through your IRA administrator.

CHARITABLE GIFT ANNUITIES

A charitable gift annuity is an opportunity to make a gift, and receive a tax deduction and yearly income for life. It is an irrevocable contractual agreement between a donor and a charitable organization.

The older you are at the time the annuity is established, the higher your annuity rates. You may also designate a beneficiary of these payments.

If you fund your annuity with appreciated property, rather than cash, you benefit even more because you reduce capital gains tax consequences.



CHARITABLE REMAINDER TRUSTS

With a charitable remainder trust, you can receive income each year for the rest of your life from assets you give to the trust you create, and you also get an immediate tax deduction. Your income can be either variable or a fixed amount. After your lifetime, the balance in the trust goes to the charities of your choice.

REAL ESTATE

When you make a gift of real property you have owned for longer than one year, you obtain an income tax charitable deduction equal to the property's full fair market value. You also avoid capital gains tax on the appreciation of the property.

You may also deed your home to a charity and remain living in it for the rest of your lifetime. You receive an immediate income tax charitable deduction for a portion of your home's value since the gift cannot be revoked.

LIFE INSURANCE

Once the security of loved ones is no longer needed, your life insurance policy can be redirected to help support your favorite charity. Assigning Lutheran World Relief ownership of your life insurance policy can provide you with an income tax charitable deduction and reduce your future estate tax liability.

FINALIZING YOUR ESTATE PLAN

The Donor Advisors at Lutheran World Relief can be a valuable resource in planning for your future. Please feel free to contact us at **800.597.5972**, or go online to lwr.org/legacy. They look forward to speaking with you confidentially and without charge. There is no obligation.

Since estate laws differ from state to state, it is very important that you seek competent legal counsel before finalizing your estate plan.

PARTNERS IN LASTING PROMISE

Many friends of Lutheran World Relief like to leave a gift in their estate plans because they care about this ministry that has been important in their lives. We have established a special group called **Partners in Lasting Promise** to recognize these friends.

We invite you to prayerfully consider participation in **Partners in Lasting Promise**. A gift of a bequest, trust, retirement plan assets, charitable gift annuity, life insurance, or real estate all qualify you for membership.

Please let us know if you have already remembered Lutheran World Relief in your estate plans. We would like to say thank you and welcome you to **Partners in Lasting Promise**.



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