

## WILLS & BEQUESTS

### Suggested Messages

- **(Parish/School/Ministry) has an Endowment Fund.** Bequests to the (Parish/School/Ministry), gifts of real estate and life insurance, stocks, bonds, Individual Retirement Accounts (IRA) and certificates of deposit can perpetuate your ideals and faith here in your own (Parish/School/Ministry). Please remember the ongoing and long-range needs that exist here. Contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **Imagine a gift that gives forever.** That's exactly what your planned gift to our endowment can do. What you give today will strengthen our community by providing perpetual financial support. Contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **Consider your Christian responsibility to yourself, your family and to God to be a wise steward of the gifts God has given you.** How will your gifts (assets) be passed on to those you love and care for when you die? Planning now will help those we love live peacefully in the future. Contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **By making a planned gift to our endowment, you'll be providing, perpetual financial support.** It's a wonderful way to demonstrate your stewardship and pass on your faith and love. Contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **Planning for death is as natural for the Christian as planning for life.** As stated in 1 Timothy 5:8... "if anyone does not take care of his own, and especially of his household, he has denied the faith and is worse than an unbeliever". Having a will IS good stewardship. Take care of your family. For more information contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **Where there is a will there is a way to be an angel for our (Parish/School/ Ministry).** Please remember our endowment in your will. Your lawyer can add a simple inexpensive amendment (codicil) to your existing will. Learn more by contacting the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.

## CHARITABLE GIFT ANNUITY

### Suggested Messages

- **Did you know that gifts of appreciated assets (like stocks) make a wonderful gift to the (Parish/School/Ministry)?** You pay no capital gains tax when you transfer the stock and you receive an income tax deduction for the full market value of the stock. For more information on how to transfer stock, contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **Did you know some gifts to the (Parish/School/Ministry) might actually pay you income?** Discover the life income benefits of gift annuities and other charitable gifts. You, your spouse, and children may save on taxes by considering a charitable gift. For more information on how you can benefit, contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **Do you own stock that has appreciated greatly since you purchased it?** You may be able to make a gift of the stock to the (Parish/School/Ministry) and receive immediate tax benefits as well as current income. Contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **Charitable Gift Annuities to benefit our (Parish/School/Ministry) offer better rates than many CDs, gives you a tax deduction, and are excellent ways to pass on your Catholic heritage.** To learn about all they offer and for a confidential discussion to help you meet your financial needs and goals, contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.

## PERSONAL FAMILY & FIELD OF INTEREST FUNDS

### Suggested Messages

- **More and more Catholic families are making substantial gifts to (Parish/ School/Ministry) endowment funds in memory of parents and other relatives.** Learn how you can create your own family fund and leave a legacy. Contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **Just as we plan to ensure financial health for our families, we must plan for the health of our faith families.** Your planned gift to our endowment will provide financial support forever. You have a wonderful Catholic heritage. Pass it on! For more information contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **It takes compassion, not wealth to create a Personal Family Fund. By making a planned gift to our endowment, you'll be providing, perpetual financial support.** It's a wonderful way to demonstrate your stewardship and pass on your faith and love. Contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400 to learn more. Your faith is worth passing on.
- **Consider your Christian responsibility to yourself, your family and to God to be a wise steward of the gifts God has given you.** How will your gifts (assets) be passed on to those you love and care for when you die? Planning now will help those we love live peacefully in the future. You can have your own Personal Family Fund that will support your charitable desires now and forever. Call the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.

## FIELD OF INTEREST FUNDS: SAMPLE ARTICLE

### **Sample Article for Personal Family Funds: A Legacy for Everyone**

You no longer need to be a Rockefeller or Ford to establish a permanent fund. Personal Family Funds are established through a very simple agreement, and enable you to make a perpetual gift. Once you have made your initial contribution, the Foundation assumes its role as a steward of the funds, investing them prudently for both growth and income. From time to time, you can make recommendations regarding distributions from the fund.

#### **Benefits of the Personal Family Fund:**

- Low initial contribution, only \$10,000 to set up;
- You may stay actively involved, recommending different charities to receive distributions each year;
- You enjoy an immediate tax deduction for the full amount of the gift;
- You may name family members as advisors, teaching and promoting philanthropy to your children and grandchildren;
- The Personal Family Fund is convenient;
- Provides ease for “anonymous” giving to other charities;
- Great for memorials or honorariums;
- Provides naming opportunities;
- Like any other charitable gift, your contribution of long-term appreciated assets bypasses capital gains taxes; and
- The fund can be established quickly and easily, with very little paperwork.

#### **How a Personal Family Fund works:**

- Complete a Donor-Advised Fund Agreement form and establish the fund with a minimum gift of \$10,000 or more in cash, securities or other assets;
- Select a name for the fund, which can honor family or friends or protect anonymity.

## LEAVING A LEAGACY & ESTATE PLANNING

### Suggested Messages

- **Memorialize a loved one with a gift to our endowment fund. Your gift will bear your loved one's name, and may be in any amount.** It's a beautiful way to pass on our Catholic heritage and remember someone special. Contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400 to learn more.
- **Make a gift that will make a difference.** Your gifts of cash, stock, real estate, individual retirement account (IRA), and insurance are needed to make our endowment grow, giving our Church a perpetual income. Contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400 today to learn more of how a gift today can be transformed into an eternal gift that helps pass on our Catholic heritage.
- **Your employer may help you pass on our Catholic heritage.** Many companies will match gifts made to endowments. That means your gift may be worth more than you think. Ask your employer if they have a matching gift program and then contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **Just as we plan to ensure financial health for our families, we must plan for the health of our faith families.** Your planned gift to our endowment will provide financial support forever. You have a wonderful Catholic heritage. Pass it on! For more information contact the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.
- **Don't cancel life insurance you no longer need!** By naming our (Parish/School/Ministry) as beneficiary, you'll provide lasting financial support and possibly qualify for tax benefits as well. Be an angel and pass on your Catholic heritage by contacting the (Parish/School/Ministry) offices or the Catholic Community Foundation at 602-354-2400.

## LEAVING A LEGACY: WAYS TO GIVE

Leaving a legacy that accurately reflects your personal values and goals for the future is an essential element of your estate planning strategy. Whether you are single, married, raising a family, or planning for retirement years, your future and the future of those you care most about will be a reflection of the plans you make today.

As you read through the giving opportunities outlined below, consider how one or more of these tools may help you enhance your future financial wellbeing while providing for a meaningful gift that will help further the religious, communication, educational and charitable objectives of the Catholic faith.

### **A. Benefiting Others Through Your Will**

Your Will can be a creative vehicle through which to make thoughtful gifts. After providing for the needs of loved ones, you may choose one of several ways to benefit charitable organizations and causes that are important to you. You can revise or amend your Will to make a gift of a dollar amount, a specific property, a percentage of your estate, or what is left after your loved ones have been taken care of. You may also wish to name one or more charitable recipients in case one or more heirs do not survive you.

### **B. Giving Through Revocable Living Trusts**

If, like many others, you have chosen to rely on a revocable trust to pass your property to loved ones, consider adding a charitable dimension to this plan, as well. You can provide that at the termination of your trust, a portion of the assets be used for charitable purposes you direct. Such a gift is deductible from estate taxes and can be delayed until all family members have first been provided for.

### **C. A Gift With a Steady Income**

A charitable remainder annuity trust allows you to retain income from your property for life or for another period of time you specify. Your funds are held separately and invested to allow payment of a fixed and regular income to you and/or someone else you name. You determine the exact amount of the payments when the plan is created and this amount will never change. A tax deduction is allowed at the time you create your trust, and upon the death of the income recipient(s), whatever remains in the trust is distributed for the charitable purposes you specify.

### **D. A Gift With a Variable Income**

Like the annuity trust, a charitable remainder unitrust provides for a gift that returns an income. But unlike the annuity trust, the income from a unitrust will increase or decrease with the value of the assets placed in the trust. You determine the yearly payout percentage when the gift is made. Additions can be made to this type of trust, and a tax deduction is allowed for a portion of each amount contributed.

### **E. Making a Temporary Gift**

People who wish to make a substantial gift over a period of years while ensuring that their property will ultimately return to themselves or their loved ones may be interested in a charitable lead trust. The lead trust can be one of the few ways to reduce or eliminate taxes that would otherwise be due on assets left to children or grandchildren. Under the terms of a charitable lead trust, assets are transferred to a trust that pays income to one or more charitable recipients for a number of years you determine. At the end of that period, the assets are returned to you or other persons you name.

### **F. Personal Family Fund**

A donor may establish a fund to provide for a variety of favorite charities or types of charitable works. Any person may create a Personal Family Fund by contributing either current gifts and/or future gifts through wills, trusts and bequests. Deposits to the fund are tax deductible.

### **G. Give your Home - and Continue to Live There**

By using a life estate arrangement, you can make a gift of your home or farm now while retaining the security of knowing you may live there as long as you wish. A key advantage of this plan is that the satisfaction of giving, as well as a tax deduction, is enjoyed now rather than later. You continue to take care of the property, pay the taxes, and even receive any income it generates. But, because you have made a gift of the property by deed, it does not pass through your probate estate at death, possibly saving unnecessary expenses and delays.

### **H. A Large Gift at Low Cost Through Life Insurance**

Life insurance needs change as life progresses. Children become self-sufficient, and investments may provide unexpected income and security. As a result, not all life insurance coverage may be needed for the reason it was initially purchased. One of the simplest ways to make a significant gift in the future is to name a charitable beneficiary to receive all or a portion of the proceeds of a policy no longer needed for its original purpose. Another way is to purchase a new policy, naming a favorite cause as beneficiary or co-beneficiary to create a gift that may ultimately be much larger than its cost.

### **I. Creative Gifts Through Retirement Plans**

Whether you participate in a company pension plan or a fund you have established yourself such as an Individual Retirement Account (IRA), you may accumulate funds beyond your needs for comfortable support of yourself and loved ones. In such a case, it may be very easy to make a gift from such accounts to support the work you consider vital for the spiritual and material well being of future generations. It can be satisfying to know that the funds you carefully saved over a lifetime may ultimately be put to good use as part of a prudent estate plan.

## **J. A Gift of Lasting Significance**

There may be no better way to pay tribute to a family member or other loved one than through a memorial gift. Many organizations and institutions can attribute buildings, equipment, endowment funds, and a multitude of services to gifts made in memory of loved ones. The Foundation will be glad to assist you in choosing an appropriate commemoration for your gift in honor of someone special to you. If you would like to leave a legacy of your faith, but you have questions on how to meet your specific goals, call the Catholic Community Foundation at 602-354-2400. They will personalize an example for your situation or provide you with other planning ideas that meet your objectives.

## MARKETING YOUR ENDOWMENT FUND

Marketing your endowment fund is very important. People aren't encouraged to give if they don't know where to give and what will happen to their gift once it's made. Here are some thoughts to help you market your fund.

1. **Keeping a visual perspective is vital.** When you are sending mailings, newsletters or any publication, include a reminder about your endowment fund. The enclosed materials are provided for just that purpose.
2. **Designs to Build list the many types of gifting vehicles.** The Foundation produces the collateral materials that serve as an educational tool to help promote awareness and attract individuals; to arouse interest in the many programs available; to spur the desire to take action and make a living or testamentary gift. This is referred to as the AIDA principle. The Catholic Community Foundation can send you a limited supply of brochures for your brochure rack, you are welcome to reprint with your own personalization and use any of the information to reprint in your newsletters.
3. **Insert articles and announcements in your publications.** Sample bulletin and pulpit announcements have been supplied and these could be used to announce and promote your endowment in any publication or event. A gift to your endowment is a great witness to someone's faith in God!
4. **Talk about giving.** Ask the Foundation run a seminar on the many topics provided.
5. **Thank donors for each and every gift that comes in.** Let them know how the gift is helping continue the mission and your activities.
6. **Be Persistent:** Do something each quarter to call attention to the fact that you have an endowment fund, and that you want them to give to it through their wills or estate plans.

7. **Be Consistent:** Give the same message year in and year out. Make sure that you are direct. Also be regular in your communication. Don't let a quarter pass without some reminder. And when it comes to your publications, the Endowment Fund should have something in EVERY issue.
  
8. **Be open to possibilities by setting the expectations:** There is something for everyone and you need to let them know what is available.