

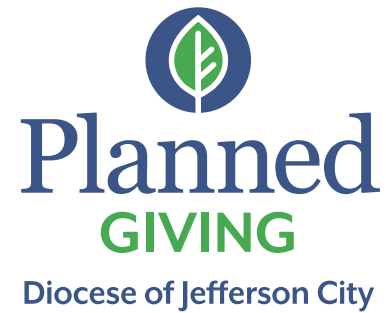


Remember the Diocese of Jefferson City in your estate planning.

A bequest or planned gift in which you name the Diocese of Jefferson City as a beneficiary of your estate, IRA or retirement plan can be a living memorial to the nobility of your life.



Jake Seifert, Director of Development
573-635-9127 | 2207 W. Main St. | PO Box 104900
Jefferson City, MO 65110-4900 | diojeffcity.org

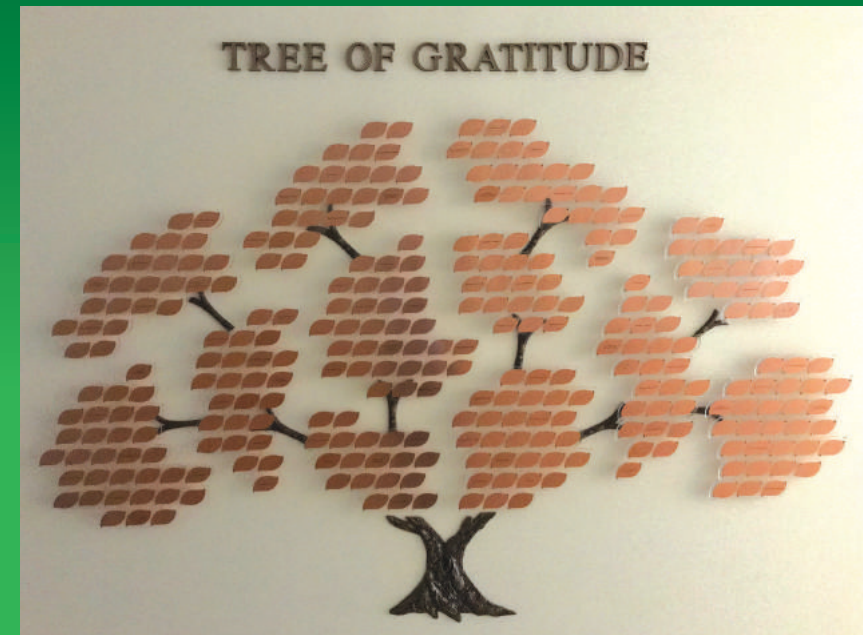


Create Your Legacy with a Planned Gift

You can make a difference in our diocese during your lifetime by providing a gift that lasts forever



Planned giving donors have historically provided essential resources that have enabled the Diocese of Jefferson City to help underwrite many improvement projects through the years and to establish an endowment. The Tree of Gratitude in the Alphonse J. Schwartz Memorial Catholic Center in Jefferson City recognizes and honors those families and individuals who have provided for the Diocese of Jefferson City and all its parishes, through a planned gift.



What is a **PLANNED GIFT** or an **ESTATE GIFT**?

Generally speaking, a “planned gift” or an “estate gift” is a gift to charity that takes effect upon the donor’s death.

The gift is typically created before death, but the funding of the gift to the charity is postponed until after the donor’s death. It is, at its core, stewardship. It simply is your last act of stewardship when it takes effect. Often, a planned gift can represent a family’s most impactful act of stewardship, and can leave a positive legacy that lives on well after we are all gone.

A planned gift can provide extraordinary opportunities and resources to help the Diocese of Jefferson City carry out its mission more effectively than

ordinary resources and revenues could sustain. A planned gift (estate gift) may enable the donor to make a more significant gift than thought possible. In some circumstances, the planned gift can even be structured to allow the donor to enjoy the subject property for his or her lifetime.

Thorough planning with knowledgeable advisors (tax accountant and/or attorney) may allow one to achieve philanthropic and estate planning goals without adversely impacting financial well-being.

WAYS TO GIVE

There are many different ways for you to make a planned gift to the Diocese of Jefferson City. A starting point could be to meet with a competent estate planning consultant and ask about different available vehicles in light of your individual circumstances. A couple of simple ideas for how you might determine an estate gift to the Diocese of Jefferson City are as follows:

Consider the Diocese of Jefferson City as “one of your children.”

For example, if there are four children in your family, then specify in the Will that upon your death, the estate be divided into five equal parts, one for each child and one for the Diocese of Jefferson City.

Consider an “estate tithe” to the Diocese of Jefferson City.

For example, instruct in the Will that after estate expenses are taken care of, the Diocese of Jefferson City is to receive 10% of what is left over, dividing the other 90% between surviving family, other persons, causes or institutions as desired.

Gifts of Assets

The simplest way to support the Diocese of Jefferson City or your local parish is through cash gifts. Creative gifts of assets can include stocks, bonds and property (real estate and personal property). Such gifts can provide both charitable deductions as well as other additional tax savings.

Gifts by Will

The most common planned gifts are bequests in wills. Bequests are simple and convenient and offer a wide range of options:

- Make a bequest for a specific dollar amount or for a percentage of your estate;
- Make a residuary bequest, giving all or a portion of the residue or remainder of your estate to the Diocese of Jefferson City or your local parish after payment of expenses and any specific bequest to other beneficiaries; or
- Make a bequest for a specific asset, such as securities, real estate, or personal property.

Gifts That Pay You Income

Sometimes a donor is reluctant to make a gift to the Church because of the worry about having enough income or resources to make it through retirement. Life-income gifts, such as charitable gift annuities and charitable remainder trusts, can provide donors with a lifetime income stream, significant tax savings and the satisfaction of supplying the diocese or local parish with vital, long-term resources.

Gifts from Retirement Accounts

The Diocese of Jefferson City or your local parish can be named as either a full or partial beneficiary of your IRA, 401(k) or 403(b) plan, profit-sharing plans or other retirement fund.

Simply complete a beneficiary designation form (available from the plan manager) and submit the form to the retirement plan trustee, manager or custodian. If you name the Diocese of Jefferson City or your local parish, the beneficiary of the retirement account would receive the full amount, free of taxes, thus creating an estate tax deduction for the donor.

Bank Accounts and Securities

One of the simplest planned gifts is designating the Diocese of Jefferson City or your local parish as the beneficiary on a bank account or security. This will allow you to use the assets during your lifetime and to give the asset remains to the Diocese of Jefferson City at your death.

Charitable Trust

A **charitable trust** is a way to serve with current and long-term financial and philanthropic interest. Through a charitable trust, you give cash, stock or other assets to a trust, which is invested and managed by a professional financial institution. Once created, a charitable trust is irrevocable. Charitable trusts take two forms – charitable remainder trusts and charitable lead trusts.

A **charitable remainder trust** allows you to designate the beneficiary of regular payouts from trust proceeds for a period of time, not to exceed 20 years or until you die, and to designate the Diocese of Jefferson City or your local parish as a remainder beneficiary. This allows you to claim a tax deduction for the estimated portion of the assets.

A **charitable lead trust** appeals to individuals who wish to make a gift but retain the property. You can designate the Diocese of Jefferson City or your local parish as the beneficiary of annual payments from the trust, allowing you to avoid taxes on the income during a fixed period of time or until the end of your life or another person's life.

IMMACULATE HEART OF MARY LEGACY SOCIETY

The Immaculate Heart of Mary is the Patroness of the Diocese of Jefferson City. The Immaculate Heart of Mary Legacy Society honors individuals who have included a gift in their will or made a charitable lifetime agreement to the Diocese of Jefferson City.

ST. JOHN, APOSTLE OF CHARITY SOCIETY

As He was dying on the cross, Jesus gave the Apostle John the honor and responsibility of taking Mary, His mother, into his home. St. John was the one Apostle faithful to Jesus through the sorrows of the cross. He was the Apostle “whom Jesus loved.” St. John, the son of Zebedee and brother of St. James, is called the “Apostle of Charity,” a virtue he had learned from Jesus and which he showed by words and examples.

Faithfulness and charity to the Diocese of Jefferson City can earn people the distinction of becoming a member of the St. John, Apostle of Charity Society. Eligibility for membership is open to those who have contributed a minimum of \$25,000 to the diocese within the past 10 years through gifts of cash, real property, securities or scholarships.

Member Levels:

Diamond	\$1 million plus
Emerald	\$500,000 plus
Ruby	\$250,000 plus
Sapphire.....	\$100,000 plus
Citron	\$50,000 plus
Amethyst	\$25,000 plus



If you have named the diocese in your will, please let us know. We would like to recognize your remarkable commitment to stewardship. If you are considering a planned gift or are simply interested in learning more about planned giving, please call Jake Seifert at 573-635-9127, ext. 227 or go to diojeffcity.org.