



FAITHWARD ADVISORS' Planned Giving Website Content

Thank You

Thank you for allowing us to enhance your website with this planned giving content. We hope it will be helpful for your organization and educational for your donors.

Our recommendation for this content is to add three planned giving pages to the “Giving” or “Donate” section of your website: “Planned Giving,” “Estate Planning,” and “Giving While Living.”

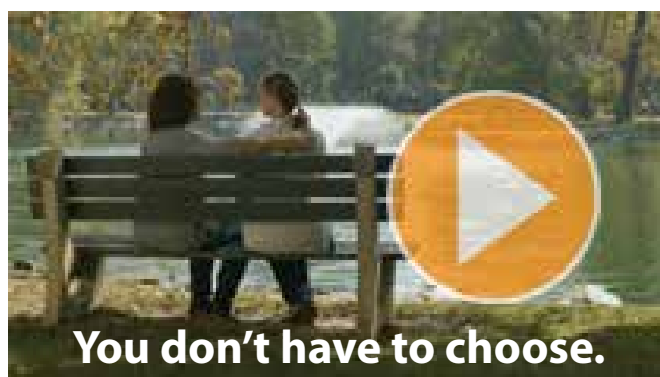
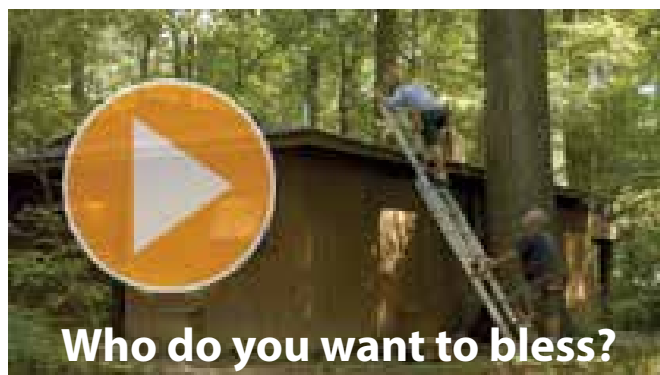


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Videos

Our first tool is a suite of helpful videos for your use. Our professional films include several inspiring stories we've titled "Who do you want to bless?" and "You don't have to choose," as well as a call to stewardship named "Ignite a Legacy of Generosity." The videos are already hosted online, allowing for easy and beautiful embedding on your site using the graphics we have provided:



Planned Giving Scorecard

Another resource we have for your use is the Planned Giving Scorecard:



Planned Giving Scorecard

Site Promos

We have found that promoting educational information around your site will drive traffic to these helpful pages. Therefore, we recommend the following items be used on other pages of your site to encourage donors and potential donors to visit the planned giving section:

Planned Giving

By planning for your future, you can benefit both your family and [organization name]! Our experienced planned giving partners can provide advice and guidance on planned giving opportunities.

[LEARN MORE](#)

Estate Planning

When you're thinking about leaving a legacy with your estate, you face three major challenges. Do you know what they are and how to navigate these challenges?

[LEARN MORE](#)

Planned Giving

How can donors retain ownership and use of property during their lifetime, but still benefit a charity with this asset? Wise planning can make this a reality for you, your family and [organization name].

[LEARN MORE](#)

A Planned Gift of Life Insurance

With the right giving strategy, your Life Insurance can bless both your family and a nonprofit like [organization name].

[LEARN MORE](#)

Call Outs

Text that stands out from your main body copy is often referred to as a "call out." Visually, this is a good way to attract a web user's attention and encourage them to read your page's content. Our recommended call outs are provided on the following pages.

CALL-OUT EXAMPLE:

Three major challenges stand in your way to leaving a lasting legacy.

A Planned Giving “Accordion”

The “Planned Giving” page contains information on many giving tools, so our recommendation is to use an “accordion” on your site to display the information without it becoming too long.

If your site doesn’t allow for this tool, we suggest providing a list of the tools, hyperlinked to jump to the content at the bottom of the page (connected with named anchors) OR to the content on a separate page.

Example of an accordion, our recommended tool for displaying this content:



Planned Giving

Simply stated, planned giving integrates your personal planning goals with your charitable giving goals. In so doing, you create opportunities for charitable giving in circumstances that may not otherwise enable you to make an impact. Planned giving provides “something for everyone” by offering great flexibility through the many giving options available!

Expand the links below to learn more about each of the common types of planned gifts.

- ▶ Bequest
- ▶ Charitable Gift Annuity
- ▶ Charitable Remainder Trust
- ▶ Charitable Lead Trust
- ▶ Gifts of Life Insurance

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▼ Bequest

Many people desire to benefit a charity, but cannot donate property to the charity while still alive. For example, an individual may need certain property to cover their living expenses or rising health care costs. A **bequest** is a gift to a charity at the time of one’s death. It is the simplest type of planned gift and one of the easiest to implement. Donors can leave property to a charity by including a bequest in their will or trust, or, in the case of property that passes by beneficiary designation, a gift can be made by designating specific charities as beneficiaries.

With a bequest, donors can retain ownership and use of the property during their lifetime and still benefit the charity by leaving the property to them upon their death. The **charities benefit** by receiving cash or property, the **donors’ heirs benefit**, because the amount given to charity is not subject to federal estate tax, and the **donors benefit** through the flexibility of being able to use and control the property while alive.

- ▶ Charitable Gift Annuity
- ▶ Charitable Remainder Trust
- ▶ Charitable Lead Trust
- ▶ Gifts of Life Insurance

SITE PAGE COPY

Giving While Living

If you desire to benefit your church or charities close to your heart, like **your organization's name**, there are many creative and strategic ways to give. **Your organization's name** has partnered with Faithward Advisors, a trusted financial and legacy planning firm, for more than a decade. Faithward can help you and your family dream more, plan more and do more with the assets God has provided for you.

Faithward Advisors' guidance may help you reduce or eliminate taxes, may help you to choose the right asset to pass on to your children, and bless charities and your church. The team of professionals at Faithward Advisors will help you review and evaluate your giving, help you fully understand the opportunities and threats that exist, provide a thorough analysis, and help you create strategies to most effectively maximize your investments, manage risk, and execute giving tactics.



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OUR RECOMMENDED
CALL-OUT:

***Reduce taxes
while blessing
your children,
charities, and
your church.***

◀ Make logo a link to
<http://www.faithwardadvisors.com>

Estate Planning

When you're thinking about leaving a legacy with your estate, you face three major challenges.

First, taxes can be a source of confusion and frustration. Every asset has the potential to be taxed differently. There are three groups that go after your assets when you pass away: heirs, charity, and 'Uncle Sam.' With proper planning, you can choose any two out of these three to bless!

The second challenge of legacy planning is long-term illness. With costs exceeding \$100,000 per year for skilled nursing care, you must understand ways to protect your assets from the effects of long-term illness.* Faithward Advisors' professionals can help you calculate how much your long-term care might cost, and then ensure you plan appropriately.

The final challenge is lack of communication. Although often overlooked, the impact of your decisions on family members can be massive. Including them in your process and educating them on your core values can be a vital time of growth and a caring expression of love.

*Source: longtermcare.gov



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OUR RECOMMENDED
CALL-OUT:

*Three major
challenges
stand in
your way
to leaving
a legacy.*

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► Charitable Gift Annuity

► Charitable Remainder Trust

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► Bequest

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► Charitable Gift Annuity (CGA)

With a CGA, in exchange for a gift of cash or property, a charity agrees to make fixed payments for life. This benefits donors who want to make a gift to charity, but need regular payments to supplement their income. The charity benefits through the receipt of the cash or property.

By entering into a CGA agreement, the donor receives fixed payments to one or more individuals for life, a portion of each gift annuity payment is tax-free, the annual gift annuity payouts are based on the donor's age (rates are higher for older donors), and the donor receives a current federal income tax deduction.

CGAs especially help older donors who desire fixed payments for life. CGAs are also attractive to donors with cash or appreciated property that produce little or no income.

In a CGA, payments are not dependent upon the charity's rate of return. Instead, they are based on a rate schedule. Many charities use a rate schedule set by the American Council on Gift Annuities (ACGA). Under the ACGA's schedule, the older a person receiving gift annuity payments, the higher the rate.

A CGA contract can begin making payments immediately ("current gift annuity"), or defer payments for at least one year ("deferred gift annuity").

Annuity payments are backed solely by the full faith and credit of the issuing organization and are not insured or otherwise guaranteed by any government agency.

► Charitable Remainder Trust (CRT)

A CRT receives cash or property from a donor, makes payments for a lifetime or term of years, and then distributes the rest to charity. This benefits donors who want to turn appreciated property that produces little or no income into a productive asset without paying capital gains tax at the sale of the property. The charity benefits through the receipt of the cash or property upon the end of the term or the donor's death.

In a CRT, the appreciated property is sold tax free, with donors receiving payments for life or for a term of years. Not only do they receive a percentage of the CRT's value, but they also receive a current federal income tax deduction. A CRT especially benefits those with cash or appreciated property with a value of at least \$100,000 and who want increased income.

An attorney drafts a CRT, after which the donor transfers cash or appreciated property to it. The CRT is a tax-exempt trust that can sell the appreciated property without paying capital gains tax. It can last for the lifetimes of one or more beneficiaries or for a specific term of years.

Each year, a CRT pays either an annuity amount or unitrust amount to its beneficiaries. A charitable remainder annuity trust (CRAT) pays a fixed dollar amount each year. By contrast, a charitable remainder unitrust (CRUT) pays a percentage of the account value each year.

► Charitable Lead Trust (CLT)

A CLT receives cash or property from a donor, makes payments to charity for a specified period, and distributes the rest to a specified beneficiary, usually family members with no additional tax. This is ideal for donors who want to give property to family members and pay as little gift or estate tax as possible.

The charity benefits through the payments, and the donors benefit through the property and its growth being passed to family members. They also benefit through receiving a current federal gift or estate tax deduction for the present value of the payments to charity.

A CLT is especially beneficial to a donor who wants to pass along specific property that is expected to grow substantially in value. CLTs are ideal for those with estates of \$2 million or more who want to pass property to family members, so as to minimize gift or estate tax costs.

An attorney drafts a CLT, after which the donor transfers cash or property to it. Unlike a charitable remainder trust (CRT), a CLT is a taxable trust. Every year of the trust term, the CLT will report its income and then take a deduction for the amount that it distributes to charity; any excess is subject to tax.

► Gifts of Life Insurance

Life insurance is a common choice of planned gifts. Making a gift of a life insurance policy to one's favorite charity appeals to a variety of donors, because it is a flexible, cost-effective and, in many cases, tax-advantaged way to make a major gift that will benefit the nonprofit after the donor dies. Life insurance can also be used as an asset-replacement strategy. Under this strategy, a donor makes a gift of an asset (such as real estate or appreciated securities) to the nonprofit and replaces the value of that asset to benefit his/her heirs with a life insurance policy owned in a way that eliminates estate taxes on the benefit that is paid to the donor's heirs.

The use of life insurance as a charitable gift doesn't have to be a boring choice, however. There are many ways to "change it up" to suit the needs of the nonprofit organization and a donor's planning goals. Most donors and nonprofit organizations think of life insurance only as an asset that produces a future benefit for the nonprofit organization. However, by using the wealth-replacement strategy and/or the life settlement solution the needs of the donor's family and the nonprofit can be met.



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