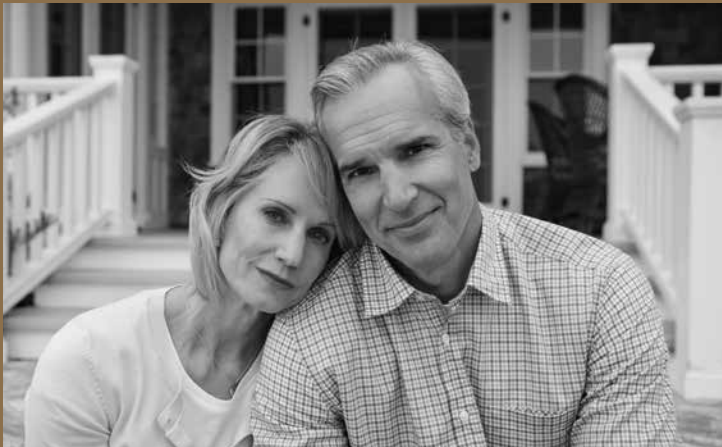


PLANNED GIVING

A guide to leaving a legacy of preaching the Gospel through your Last Will and Testament and other types of planned gifts

LIVING CHURCH OF GOD

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YOUR LASTING LEGACY

*A well-crafted Will is the bulwark
of an organized estate plan.*

A well-crafted Will is an important part of an organized estate plan and is one of the most common types of planned giving. Because more and more people are helping to fund God's Work through estate planning, we receive inquiries regarding estate gifts. We hope this booklet will be helpful.

The *Tomorrow's World* telecast, magazine, website and all other literature are offered to the public at no charge. Viewers and subscribers are never asked to pay for our materials. Also, the Church has dedicated ministers all over the world who tirelessly serve those whom God calls. These important services are made possible by the tithes, offerings and planned giving of Living Church of God members and by others who have chosen to become co-workers in proclaiming Christ's true Gospel to all nations. Their donations are gratefully accepted and much appreciated.

Charitable donations are often included in a person's estate, and they can take a variety of forms. Supporting God's Work through your estate creates a lasting legacy and is one of the most effective ways to ensure that we can carry on the preaching of Christ's true Gospel of

the Kingdom of God into the future through the *Tomorrow's World* telecast and other Church publications.

If you are considering planned giving, the Living Church of God can provide information to help you and your personal advisor designate a gift that meets your charitable and financial goals. *Planned giving can help your charitable dollars go further.*

In a Will, you determine how your estate will be distributed and how you will provide for your loved ones. Through a Will you can also continue to help proclaim the Gospel by your Last Will and Testament and set an example as a faithful steward to future generations.

You can make changes to a Will. The benefits of having a Will can be both spiritually satisfying and financially rewarding, and, as in all Wills, nothing is “etched in stone.” You can change your Will at any time for whatever reason you want. Births, deaths, changes in marital status, and the choice of a new executor are some of the things that might influence your Will. Your Will can be changed by an amendment (called a “codicil” in the United States). It is easy to do but requires a legal professional’s assistance.

You may obtain a great deal of information on preparing a Will from your legal and financial advisors, and the Church recommends that you take advantage of that expertise. This guide focuses on the charitable aspect of estate planning. The content of this publication is meant for your consideration in addition to consulting with a professional advisor. It endeavors to give insight into the ways you can give, with ideas, solutions and alternatives to reach your charitable goals.

HOW TO START

*For many people, making a Will
can seem complicated.*

For many people, making a Will seems complicated, and they may tend to put it off. Several simple steps can make it easier. Each Will is unique, and must be structured to fit the needs and estate plans of the individual, while complying with the laws of the state, province or nation in which they live. These are some of the reasons why you should consult with a legal professional to assist you in drafting your Will and estate plan.

Assets

First, list the things you own: money, property, life insurance, pension, investments—including the nature of ownership, either individual or joint. A Personal Record Form suitable for use in your location should be available from your legal professional to help organize the information.

Beneficiaries

Next, identify and list the people and organizations you want to benefit from your estate. This is a time to reflect on the blessings you have received during your lifetime and consider your responsibilities as a steward of those blessings. Determine how you would like to divide your assets among those on

your list (your “beneficiaries”), and after providing for your loved ones, you may include the Living Church of God, if you choose.

Executors

Once you have reviewed your assets and listed your beneficiaries, it is important to name the person(s) who will see that your wishes are carried out. The “executor,” subject to regional law, may be a friend, relative, or representative from a bank or trust company. An alternative to your first choice should always be named. Please note that (with the exception of physical family members) Church officers, employees, managers, agents or official representatives are not permitted to serve as executors of an estate in which the Church, or any Church-affiliated entity, is named as beneficiary. Church congregants who are not officers, employees, managers, agents or official representatives of the Church may serve as executors.

PLAN YOUR CHARITABLE GIFT

*There are three important considerations
in planning your charitable
bequest to achieve your goals.*

A gift made by a Will is often called a bequest. In addition to loved ones, bequests may be made to the Living Church of God, *Tomorrow's World*, or other charitable organizations. If you are considering making a charitable bequest to the Living Church of God, here are three important considerations in planning your charitable bequest to achieve your goals.

AMOUNT

What is the amount of your gift?

RESTRICTIONS

Will your gift be restricted in use?

METHOD

How will your gift be structured?

Amount of Bequest?

You can choose to give (“bequeath”) a particular dollar amount to the Living Church of God, or you may bequeath a percentage of your estate. Another option is to make a charitable bequest of the residue of your estate, which is determined after other bequests have been made to your heirs.



Will There Be Restrictions?

An unrestricted bequest is the most helpful and permits the Church or its institutions to use your gift where the need is greatest. This flexibility allows the Church to respond to changing needs as they arise. Example: “...to be used for the benefit of the Living Church of God as it determines.”

With a restricted bequest, you name the specific cause(s) you wish to support. This could be a particular program of the Living Church of God or its related organizations. The form of the bequest should be made with the broadest possible terms consistent with your interest. This guards against the conditions of your gift becoming obsolete or otherwise unusable. For example, “...for building a new TV studio...” is a condition that may become obsolete by the Church having already built such a studio; instead, consider broader wording such as “... for building facilities used for the Work of the Church...”—a broader phrasing that is unlikely to become obsolete. Another challenging example would be “...for broadcasting the Church’s message on a particular station...”—a condition that could become obsolete if that station

were to go out of business, or if the Church for some reason found a particular station not to be the best outlet for its broadcast; better to consider something like “...for broadcasting the Church’s message...” or similar phrasing.

Structure of Your Gift?

The last major consideration usually involves the distribution of the gift to the charitable beneficiary you selected. The most common structure of a charitable bequest is a one-time, lump-sum cash bequest, but a variety of other structures are also available.

TYPES OF GIFTS

A gift given directly to the Church may be the easiest and most efficient way to meet your charitable goals.

A gift given directly to the Church may be the easiest and most efficient way to meet your charitable goals. However, planned giving can take many forms, depending on your goals.

Unrestricted gift given directly to the Church during lifetime

An unrestricted, lump-sum gift during your lifetime is often the easiest and most efficient way to meet your charitable goals. Also, this allows your resources to be put to use immediately to achieve your goals and the Church's mission. Below are other vehicles available for planned giving.

Direct Bequest in a Will

This type of gift may be restricted or unrestricted and can be distributed as a "lump sum."

Automatic Reversions that avoid probate (in the U.S.)

There are different ways to do this.

You can designate the Church as the beneficiary in a "Payable Upon Death account," also called a "Totten Trust"—(in the U.S.). This type of bequest is usually done with a certificate of deposit or bank account. A

stock account can have a “Transfer on Death” registration. In both cases, upon decease, the remaining balance of the account will pass to the beneficiary without having to go through probate. This is done by means of a simple designation—which the institution provides—and is fully revocable. The bequest does not require changing an existing Will. You will need to contact your bank or other financial institution in order to make a planned gift through one of these accounts.

You can also designate the Church as a **partial or full beneficiary of a life insurance policy**. This type of bequest gives a percentage or all of the policy proceeds to the Church and can be done by requesting and filing a simple form from the life insurance company. It does not require changing an existing Will.

Or you can designate the Church as the account **beneficiary of an IRA or other retirement account**. See your IRA administrator or your legal advisor for details.

Memorial or Endowment Fund

A bequest can be used to establish a memorial fund. A memorial fund, also known as a permanent fund or endowment, is created and the income is distributed according to your wishes. The principal is invested and will continue to generate income for many generations to come. The fund can be established in your name or in memory of a loved one. A permanent fund can permit restricted or unrestricted use of income by your chosen beneficiary.

Testamentary Trust

You may place property or assets under the management of a trustee, often a bank or trust company. The trust instructs the trustee how to manage the assets and make distributions to your beneficiaries, and this may be

especially important if you wish to protect your beneficiaries from inexperience in managing assets.

A testamentary trust is established in your Will, but does not become effective until your decease. You may change your Will and the items in the trust at any time during your life.

Charitable Life Income Plans

These plans provide income to loved ones during their lifetimes while deferring a gift to charity. These plans include the Charitable Gift Annuity, Pooled Income Fund and Charitable Remainder Trusts. It is best to seek advice from your legal professional or estate planning advisor regarding these.

Different states and different countries will have different arrangements and differing legal requirements. It is important that you consult your legal adviser.

FORMALIZING YOUR WILL

If you do not yet have a legal professional, we would suggest that you contact the Legal Aid offices nearest you, or a legal referral service.

Once you have considered how you would like your assets distributed, and to whom, you are ready to formalize your Will as a legal instrument. A legal professional should do this, so that proper language is employed. Retaining a legal professional will ensure that your intentions are clear. This prevents the possibility of misunderstandings and delays in probating your Will and ensures your Will complies with the specific requirements of your state, province or nation.

If you do not yet have a legal professional, we would suggest that you contact the Legal Aid offices nearest you, or a legal referral service. These organizations are dedicated to helping people with legal issues who need to obtain qualified legal advice or representation. One source for locating legal professionals in the United States on the Internet is www.martindale.com. Additional legal resources are available. (The foregoing is provided for informational purposes only and is not an endorsement of the referenced website or any law firm or legal professional).

LIVING CHURCH OF GOD

*You can make a lasting gift to
the Work of preaching the
gospel and feeding the flock.*

If you have further questions about including the Church in your Will, or otherwise making a charitable bequest to the Living Church of God in your region, please contact the Living Church of God office nearest you.

You may also email us at **legaladmin@lcg.org**. If communicating by email, please identify your country of residence. For specific information or direct legal assistance in crafting your Will, please contact your legal professional.

To reach the International Headquarters Legal Affairs office for assistance: inside the United States and Canada call (800) 565-0546; outside the United States and Canada call (704) 844-1970; or to send a fax use (704) 844-1976.

It is necessary for the Living Church of God to operate through different entities in different countries. However your bequest is structured, please note that where the Church is named as beneficiary, you should include both the correct legal name of the Church entity to which you are directing your bequest in your country and the correct mailing address of that entity. For example, in the United States you would list:

**Living Church of God (International), Inc.
2301 Crown Centre Drive
Charlotte, NC 28227**

To ensure that your bequest sets forth the correct legal name and address of the Living Church of God in your region, please refer to the information in this booklet or available online at **<http://plannedgiving.lcg.org>**.

ANOTHER MATTER... END-OF-LIFE HEALTH CARE

Have you considered who will make decisions about your end-of-life healthcare if you are unable to make them? You can make those decisions now, concerning what care you want—and do not want—and you can change them in the future if you desire. When consulting your legal professional about your estate planning, it may be a good time to plan for end-of-life health care, and there are different ways to document your preferences. They include:

- An “Advance Directive” for medical care.
- A “Power of Attorney” designating a trusted decision-maker if you are unable to make the needed decisions.
- Or other such documentation that is appropriate, depending on the jurisdiction in which you live.

Your advance planning for end-of-life health care can be a great comfort to family members in a difficult time.

GLOSSARY OF TERMS

A quick guide to some of the legal wording in this document.

Assets

Property you own, whether in the form of money, property, pension, stocks and other investments.

Beneficiary

One that benefits from something; the person or entity designated to receive the income of a trust estate; the person or entity named (as in an insurance policy) to receive proceeds or benefits.

Bequest

The act of giving or leaving by Will—used especially of personal property; to hand down; to transmit.

Bequeath

To give or leave by Will—used especially of personal property.

Devise

To give (real estate) by Will—compare to Bequeath.

Estate

The entirety of your assets and debts upon your decease.

Executor

The individual to whom has been

given the authority to see to the execution of the terms of your Will.

Probating

The legal process of establishing (a Will) as genuine and valid. This is a matter of public record. Consider consulting a legal professional for ways to avoid paying probate for a Will.

Residual

Of, relating to, or constituting the part of a testator's estate remaining after the satisfaction of all debts, charges, allowances, and previous devises and bequests.

Testamentary

An act by which a person determines the disposition of his or her property after decease.

Trust

An arrangement in which property is held by one party for the benefit of another.

Will

A document setting forth your desires regarding the disposition of your estate after your decease.

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