

PLANNED GIVING



ST. JOHN'S WILL ALWAYS BE HERE.
A legacy gift means you'll always be a part of St. John's.



The information in this pamphlet is general in nature and may not apply to all individuals. For advice or assistance in specific cases or whether to make certain a contemplated gift fits well into your overall circumstances and planning, the services of an attorney or other professional advisor should be obtained.

ST. JOHN THE EVANGELIST EPISCOPAL CHURCH

has been The Church of the Open Door in St. Paul for generations. We live into our mission: "Gracious God: By your love you have called us to proclaim with joy the good news of your son: So build us up in the knowledge and love of Him that we may welcome all people into this community of faith, and show forth our service to you in our service to others; through Jesus Christ Our Lord."

St. John's has three principal sources of funding: pledge income, endowment income, and income from organizations using space in our building. As St. John's continues to grow, it is important that resources for our mission keep pace with that growth through a well-funded endowment.



 **St. John the Evangelist**
Episcopal Church

Questions? Contact us:

ST. JOHN THE EVANGELIST EPISCOPAL CHURCH
60 N Kent St. | St. Paul, MN 55102 | 651-228-1172

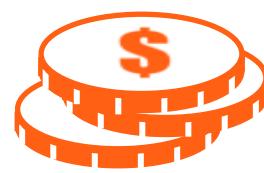


St. John's planned giving ministry, the Cornerstone Society, was founded to grow St. John's endowment through estate/planned gifts. The Cornerstone Society is open to anyone who declares they have made a provision for St. John the Evangelist Episcopal Church in their estate plans. By providing for St. John's with a legacy gift, you will continue to fund its mission and ministry long after your annual pledge is gone. Because the endowment distributes only investment returns to the church, your gift will generate financial support for St. John's in perpetuity.



1. Traditional Gifts

Bequest in Will, Life Insurance,
Retirement Plans, Appreciated Securities,
Personal Property, Real Estate, Bargain Sale



2. Gifts That Pay Income

Charitable Gift Annuity,
Charitable Remainder Trust,
Pooled Income Fund



3. Gifts That Protect Assets

Charitable Lead Trust, Life Estate



To see the options, unfold this brochure.

For advice on what might be right for you, consult your financial planning professional.

PLANNED GIVING OPTIONS



Traditional Gifts

BEQUEST IN YOUR WILL

Pay nothing during your lifetime. Upon your death, your bequest goes to St. John's. You can leave a specific asset, a percentage of your estate, or just what remains after other bequests have been fulfilled.

LIFE INSURANCE

Have life insurance you no longer need? "Whole" or "universal" policies have cash value and can be donated, qualifying you for a tax deduction. Or, you can designate St. John's as the full or partial beneficiary of any policy.

RETIREMENT PLANS

Retirement fund assets accumulate tax-free. But at your death, these taxes are levied. By naming St. John's as the beneficiary of the remaining assets in your retirement fund, taxes on the assets are avoided.

APPRECIATED SECURITIES

Avoid capital gains taxes by giving appreciated stocks, bonds, and mutual funds to St. John's. You can even receive an income tax deduction based on the full market value of the securities. If your securities have decreased in value, sell them, claim the capital loss, and then donate the proceeds.

As St. John's continues to grow, it is important that resources for our ministries keep pace with that growth through a well-funded endowment. Consult your financial planning professional to see what options are right for you.

To become a member of the Cornerstone Society, contact St. John's finance office at 651-228-1172 x21 or jane.johnson@stjohnsstpaul.org.

PERSONAL PROPERTY

Donate most any kind of property to St. John's and receive a tax deduction based on the appraised value of the asset. Artwork, antiques, coin collections... there are many possibilities.

REAL ESTATE

You can gift real estate to St. John's as well, and enjoy a tax deduction based on the property's current market value. Want to give your home and continue to live in it? Consider a "life estate"— where it automatically passes to St. John's at your death.

BARGAIN SALE

Sell personal property or real estate to St. John's for less than its appraised value and enjoy a tax deduction based on the discount.



Gifts That Pay Income

CHARITABLE GIFT ANNUITY

By setting up a charitable gift annuity, you transfer cash or property to St. John's in exchange for a partial tax deduction and annual income for life.

CHARITABLE REMAINDER TRUST

Here, assets are transferred to a trust. You receive a tax deduction plus quarterly income. Upon the death of the last income beneficiary, the funds are released to St. John's.

POOLED INCOME FUND

Through a pooled income fund, your gift is pooled with others and invested. You receive some tax deduction. Then, you (or the income beneficiary named by you) receive a quarterly income for life based on how well the fund performs. At your (or the beneficiary's) death, the gift is received by St. John's.



Gifts That Protect Assets

CHARITABLE LEAD TRUST

Through a charitable lead trust, you set funds aside to be managed for a specified time period. During that time, St. John's receives an income from the funds. At the end of the term, the funds (which may have grown) are returned to you or your heirs.

LIFE ESTATE

Give your home and continue to live in it... with a life estate. Through this option, you give a property (your home, farm, or other property) to St. John's. You continue to use and maintain the property, and at your death (or other time of your choosing), you surrender the property.

