

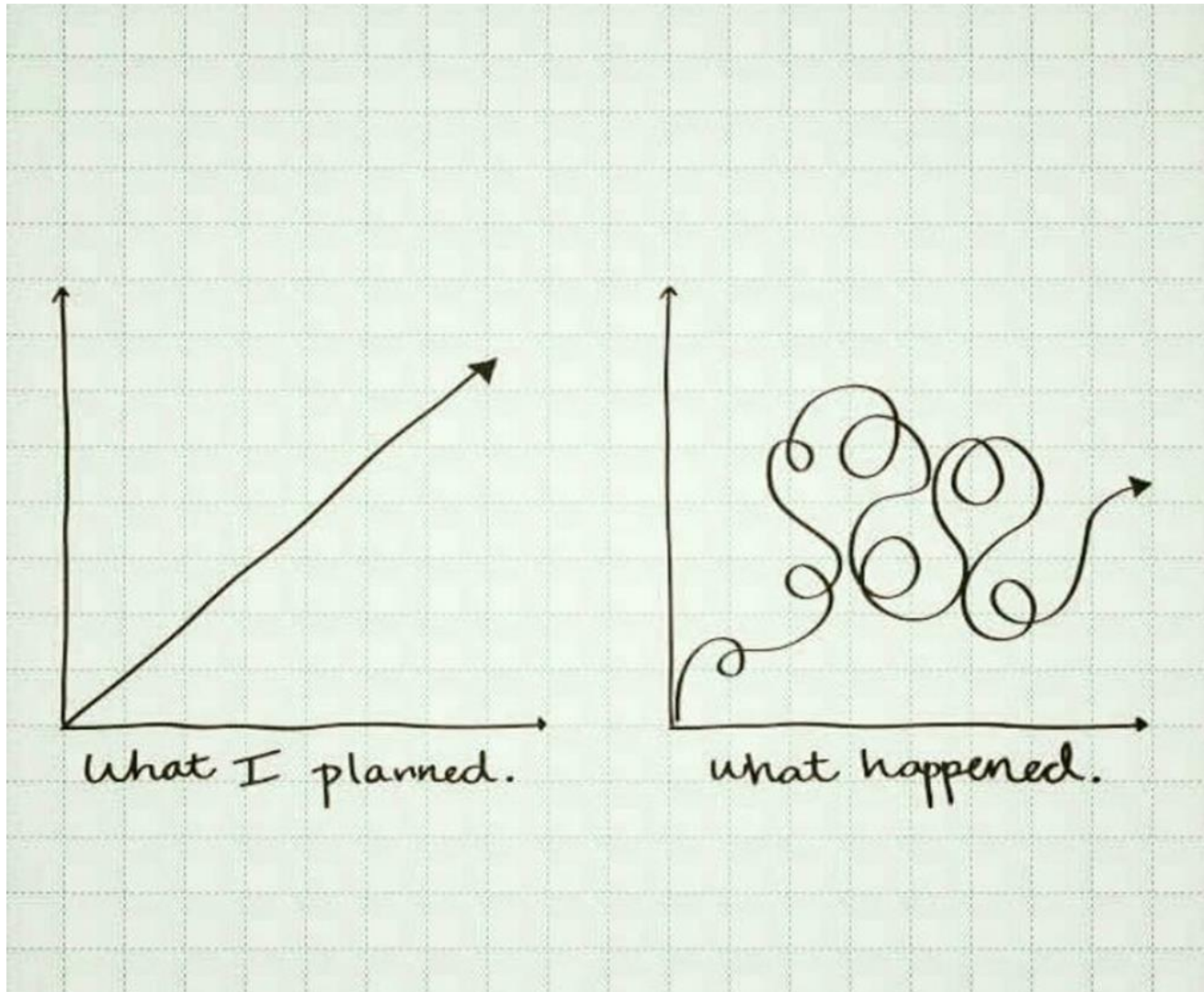
Thanks for having me!

- The St. Anne's Endowment and "TOTF"
- Concepts of Legacy and Living with Integrity
- How you might support St. Anne's through your legacy.
- Please let me know how I may help you say "yes" to that support.

The Trustees of the Funds (TOTF)

- Oldest fund from 1754
- Three services offered
 - Core portfolio, STAMP, Gift Annuity Fund
- St. Anne's Endowment Fund is invested in the core portfolio valued at about \$145 million
- www.trusteesofthefunds.org

Financial Planning 101



Identity:

Who am I as a
financial being?

Discernment:

What are my priorities?

Practice:

What might I do differently?

Transformation:

How am I changing?

Reflection Questions

- What is my financial condition now?
- What are my priorities with my financial wealth?
- How is my relationship to and use of my financial resources honoring God in my giving, saving, and spending?
- How does my financial wellness impact my spiritual health?
- Am I approaching money from a more spiritual perspective?



What is Legacy and Financial Integrity?

- Legacy

- A gift of property via one's will; a bequest (BCP, p. 445)
- Something incorporeal, as in style or philosophy, that is passed from one generation to another

- Financial Integrity

- Psalm 101:2b "I will walk with integrity of heart within my house."
- One's financial life is congruent with one's values, beliefs and faith

- Reflection Questions

- When in your life has your relationship with money honored God?
- When not so much?

What...

- ...would my legacy be if I died today?
- ...outward and visible signs of God's grace would be evident to my family, friends, community and to **St. Anne's**?
- ...underlying situations would be their responsibility?
- ...would burden them?
- ...would bring them joy?

Financial Integrity & Your Legacy Portfolio

- **Heritage**
- **Immediate Family**
 - Any formative experiences in your childhood?
- **Model of Financial Integrity**
 - Who would I like to emulate? What are those qualities?
- **Concerns, Worries and Fears**
 - What is embedded in my relationship with money? Is it valid?
- **How Might My Legacy Reflect God's Dream for St. Anne's?**
 - During and after my lifetime

How can you say “yes” to St. Anne’s?

- During your lifetime
 - Annual giving/Capital giving
 - Appreciated Securities
 - **Charitable Gift Annuity**
- After your lifetime
 - Testamentary Giving
 - Codicil on TOTF web
 - Planned gifts (life insurance)
 - Your legacy DNA
- **Tithe your life**



If you are 70 ½+...

Consider an IRA charitable rollover

- Avoid income taxes on transfers of up to \$100,000 from your IRA to St. Anne's
 - Satisfy your required minimum distribution (**RMD**) for the year
 - Reduce your taxable income, even if you do not itemize deductions
 - Make a gift that is not subject to the 50% deduction limits on charitable gifts

How an IRA charitable rollover gift works

- Contact your IRA plan administrator to make a gift from your IRA
- Your IRA funds will be directly transferred to St. Anne's or TOTF
- **IRA charitable rollover gifts do not qualify for a charitable deduction because you have already lowered your adjusted gross income!**

Gift Annuity Fund

- \$5,000 to \$100,000 to fund
 - **ACGA** assumes 50% of gift will go to St. Anne's
 - Information sheet and brochure are a good start
 - TOTF uses PGCalc Software to provide illustrations
- One or two life option
- Immediate or deferred
- Annuitant(s) must be at least 65
- **Please consult your financial advisor!**

Gift Annuity Fund (again)

- From gift:
 - Immediate tax deduction based on age and amount
 - Cash stream for life with the majority of it tax-free
 - **100%** of residuum will go to St. Anne's Endowment
- **Example:**
 - 70-year old makes a \$10,000 gift and is the annuitant
 - \$4,099.10 deduction in tax year of gift
 - 5.1% annuity provides \$510 (\$127.50 quarterly)
 - \$371.28 is tax-free for 15.9 years, \$138.72 ordinary income

I hope that you will pray about this and say “yes**” to the St. Anne’s of the future.**



I got a “like”!

