

*Planning  
for the future*  
is something  
we all do.

We plan for our own future, and for the future of our families. We find ways to give wings to our dreams. We can also plan for the future of organizations that are important to us, through planned giving. You can use planned giving to support the mission of Guardian Angels, ensuring your values and mission soar into tomorrow and beyond.



## Consult a Professional

Guardian Angels Parish urges all donors to seek the advice of a professional legal or tax professional to fully understand the implications of their gifts prior to entering into a Planned Gift arrangement.

For further information, or with questions, please contact **Bill Moller, Business Manager** at **513-624-8961**. All inquiries will be handled confidentially.



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Guardian  Angels  
PARISH

*Give the Future Wings*  
GUARDIAN ANGELS PLANNED GIVING



## What is planned giving?

Planned giving is any major gift made as a part of a donor's overall financial or estate planning. It can be done either during the donor's lifetime, or distributed from an estate. Planned gifts not only provide for the charitable organization, but can also benefit the donor and heirs now and in the future. Planned gifts include bequests from wills or trusts, life insurance, charitable trusts, IRAs and other retirement assets, pooled income funds, and annuities.

Depending on the gift and the gift arrangement selected, donors will receive some (or even all) of these benefits:

- Making a lasting difference to Guardian Angels Parish and its mission
- Avoiding capital gains taxes on gifts of appreciated property
- Reducing income tax through a deduction for a gift
- Eliminating federal estate tax on property passing to charity upon the donor's death
- Retaining life income for themselves and other beneficiaries
- Reducing costs and time in estate settlement
- Fulfilling philanthropic goals



## How Do I Make a Bequest?

To make a gift to Guardian Angels Parish from your estate, you must make your intentions clear in your will or trust. To ensure your wishes are carried out, your will or trust should be prepared in consultation with an attorney, who will help you craft the bequest, providing you with peace of mind and easing the burden on your loved ones.



## What Can A Bequest Be?

Bequests to Guardian Angels can include cash, securities, real estate, other specific property, or even a percentage of the residue of your estate. There are tax and other advantages to making a charitable bequest as well; an attorney can provide more information.

### Gifts of Property and Real Estate

Shares of stock, real estate, or other specific property can be one of the greatest gifts made to Guardian Angels. Selling an appreciated asset typically incurs capital gains tax on the appreciated amount, often considerably reducing your net gain from the sale. However, making a gift of an appreciated asset to Guardian Angels may allow you to deduct the full fair market value of the property – including all appreciation.

### Life Insurance and Retirement Accounts

IRAs and other retirement accounts, or life insurance you no longer need is another way to give to Guardian Angels Parish. If you've planned for life insurance to provide for your children's education and your children are grown, a gift of that life insurance makes an excellent charitable gift; the same is true for retirement accounts. You can simply name Guardian Angels as the beneficiary on your account designation forms, or name Guardian Angels as the owner of a life insurance policy.

Your gift may not only be a valuable legacy of your appreciation to Guardian Angels, but may also have the benefit of generating a charitable deduction for you or for your estate.

### Charitable Remainder Trust

You may make a gift to Guardian Angels by irrevocably transferring securities, cash, real estate, or other property to a trustee while retaining lifetime income right; the trustee manages the trust

assets and pays an annuity to you, your designated beneficiaries, or both. Annuity payments can continue for your life, your beneficiary's life, or for a set number of years. Thereafter, the remaining trust principal goes to Guardian Angels in your name, or in the name of someone you wish to honor.

### Charitable Lead Trust

You can think of a Charitable Lead Trust as the reverse of a Charitable Remainder Trust. Property is transferred to a Charitable Lead Trust, and then the trustee manages the trust assets, paying an annuity to Guardian Angels for a set number of years. At the end of the term, any remaining assets pass to you, or to your designated beneficiaries.

When a Charitable Lead Trust is established, the IRS sets the expected rate of return on the trust assets, so as long as the actual investment return exceeds the IRS rate, there will be assets remaining in the trust at the end of the term for distribution to you or your designated beneficiaries.

### Pooled Income Gift

A pooled income fund or charitable gift annuity enables you to make a meaningful gift to Guardian Angels Parish while providing for your family's future wellbeing. A pooled income fund gift or gift annuity makes it possible to transfer cash, real estate, securities, or other assets to Guardian Angels Parish; in return, you or someone you designate will receive payments for life.



*Honor the Lord from your wealth and from the first fruits of all your crops; then your barns will be filled completely, and your vats will overflow with new wine.*

PROVERBS 3:9-10

## The 1892 Society

Parishioners become members of the prestigious 1892 Society for continuing the Guardian Angels mission through an irrevocable provision of \$10,000 or more in their financial or estate plans. You'll be continuing the mission of our parish from heaven and be a part of something greater through this generous gift. Membership privileges include special recognition in the Parish Gathering Space and an invitation to the annual 1892 Society Members' Appreciation event.

For more information or assistance, please call the Guardian Angels Parish Office at 513.231.7440, or visit us online at [www.gaparish.org](http://www.gaparish.org).

