

**Are you looking for a way to help secure your family's future while making a gift to ministry?** It's possible to achieve these goals and enjoy valuable income and estate tax savings with trusts. The goal of this brochure is to explain the trusts offered with the EFCA Foundation. Trusts may work well to create inheritance for your children while helping us further our good work. If you have questions after reading this, please contact us. You may also visit our website for more information on these giving options.

For more information on trust options, please contact us by phone or email or reply by returning this form. I'm interested in more information about:

- Give it Twice Trust
- Charitable Remainder Trusts
- Charitable Lead Trusts

Name \_\_\_\_\_ DOB / / \_\_\_\_\_  
 Name \_\_\_\_\_ DOB / / \_\_\_\_\_  
 Street \_\_\_\_\_  
 City \_\_\_\_\_  
 State/Zip \_\_\_\_\_  
 Home Phone \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 Email \_\_\_\_\_  
 Home Church \_\_\_\_\_

*Please complete and return. All inquiries are treated with complete confidentiality.*

**HELP FAMILY, MINISTRY, AND YOURSELF!**



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**MULTIPLYING GIFTS TO FAMILY AND MINISTRY**



**CHARITABLE TRUST OPTIONS**



## CHARITABLE REMAINDER TRUSTS

### GIVE IT TWICE TRUSTS

Here is how the “Give it Twice Trust” works. A typical estate plan will transfer a portion of the estate outright to children. Then an IRA or other assets are transferred to fund a term-of-years charitable remainder unitrust. Since the unitrust is tax exempt, no income tax is paid when the IRA is distributed to the trust. The full IRA value is invested and pays income to your children for up to 20 years. At the end of this time, the trust remainder is distributed to selected ministry causes.

One of the best benefits of creating a “Give it Twice Trust” is the valuable tax savings from creating this plan. Not only does your estate enjoy a charitable deduction at the time your trust is funded, but income tax is also avoided on the transfer of your IRA or other retirement plans to the unitrust, which is tax exempt. Please contact us if you would like to see an illustration of the benefits of a “Give it Twice Trust” plan for you and your family.

A charitable remainder trust permits you to make a gift of your appreciated property and receive payments for a life, two lives or a term of years. By establishing a charitable remainder trust, you can bypass capital gains tax. The trustee will sell your property tax free and then reinvest in assets that produce increased income for you and others you name. Best of all, you will receive a current charitable deduction for your gift of the remaining value in the trust going to the Evangelical Free Church of America or related ministries.

### The Benefits of a Charitable Remainder Trust

If you are like many of our ministry’s friends who own appreciated stock or real estate, you may be concerned about the high cost of capital gains tax upon the sale of your property. Or perhaps you recently sold appreciated property and are looking for a way to offset your current tax liability with a charitable deduction. If you are entering your retirement years, you may be evaluating options for increasing your income in the future. For all of these reasons, you might consider a charitable remainder trust.

## CHARITABLE LEAD TRUSTS

There are several ways to create a Family Lead Trust to meet your needs. Below are two plans that will permit you to give your family stock, real estate, or other appreciated assets and lessen the burden of gift or estate tax. In addition, a Family Lead Trust will provide a stream of income for our ministry, enabling you to share in its good work far into the future.

### Living Family Lead Trust

Rather than making a current gift to your family at a high gift tax cost, why not transfer your property to fund a Family Lead Trust? The Trust will pay fixed income to the EFCA for a period of time, and then the property will go to your family at a substantial savings. The benefit of this plan is that it provides a charitable gift tax deduction that will reduce or even eliminate the cost of making the gift to your family.

Better yet, you can select the appropriate term of years for the Trust, enabling you to schedule when the principal will pass to your family.

### Testamentary Lead Trust

Another way to make a future gift to family is through a Testamentary Lead Trust. A Testamentary Lead Trust is simply a Trust funded at your death. It pays income to our ministry for a period of time, after which the Trust assets go to your family. The benefit of the Testamentary Lead Trust is that it provides you with a charitable estate tax deduction, reducing your estate transfer tax. This plan works especially well for scheduling inheritance for children and grandchildren to begin at an age of financial responsibility. Your estate and your family will benefit from this plan!

