

LOVING....LEADING....GROWING.....

St. Matthews Baptist Church (SMBC) is loving lost people in our community and beyond with the goal of leading them into a relationship with Jesus and growing that relationship. Your legacy gifts for the benefit of SMBC will allow the mission and ministry of our church to continue until the Lord returns.

WAYS TO MAKE A LEGACY GIFT

Outright

A gift of assets for immediate use

Bequest

A gift in your Will or Trust

Beneficiary Designations

Life insurance or retirement assets designated for SMBC

Charitable Gift Annuity

A gift that benefits SMBC and you through life income payments

Charitable Remainder Trust

Pays you income based on asset value and the remainder to SMBC

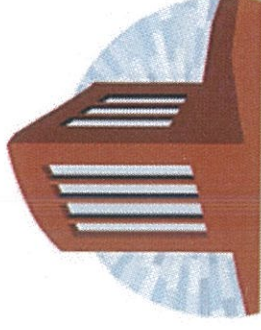
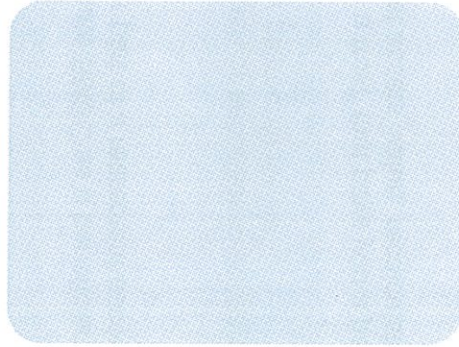
Charitable Lead Trust

Provides for SMBC and your family

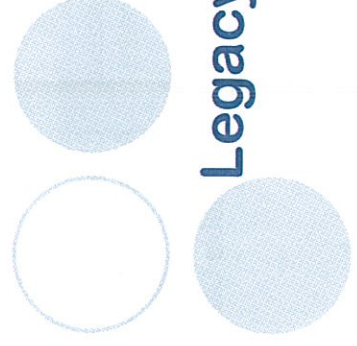
ARE YOU READY TO GIVE?

Talk to your legal and tax advisors who can assist you in determining which legacy gift plans best achieve your giving goals in light of your overall estate and financial plan.

For additional information contact:



ST MATTHEWS
BAPTIST CHURCH



Legacy Giving
Ideas

The information in this brochure is provided as general information. It is not intended as legal advice. For advice and assistance in specific cases, the services of an attorney or other professional advisers should be obtained.

ST. MATTHEWS BAPTIST CHURCH (SMBC)

LEGACY GIVING IDEAS

<u>YOUR GOAL</u>	<u>YOUR GIFT</u>	<u>HOW YOU MAKE IT</u>	<u>HOW YOU BENEFIT</u>
Make a simple gift now	Outright Gift	Give cash, stocks, bonds, or mutual funds	Income Tax Deduction; Avoid Capital Gains Tax
Make a gift at death	Bequest in Will or Trust	Name SMBC in your Will or Trust	Estate tax deduction
Make a larger gift than you ever dreamed possible	Life Insurance Gift	Give a policy or designate SMBC beneficiary of a life insurance policy	Income tax deduction for policy gift; estate tax deduction for beneficiary designation
Avoid double taxation at death on retirement assets	Retirement Account Gift	Designate SMBC as a beneficiary of all or part of a retirement account	Estate tax savings and avoid income tax family would pay if family received account
Make a gift and get a fixed income for life	Charitable Gift Annuity	Give cash or securities in exchange for annuity payments for life ¹	Current income tax deduction and contractual right to fixed payments for the rest of your life
Make a gift and create a hedge against inflation over the long term	Charitable Remainder Unitrust	Create a trust ² that pays you a percentage of the trust assets' value; recalculated each year	Current income tax deduction and potentially increasing income over your lifetime
Make a gift and receive a fixed income stream	Charitable Remainder Annuity Trust	Create a trust ² that pays you a fixed amount each year for your lifetime	Current income tax deduction and fixed income for life
Reduce cost of passing assets to heirs	Charitable Lead Trust	Create a trust ² that pays SMBC a fixed or varying income for a set term and then passes to heirs	Leverages cost of future gift to your heirs and provides probate and estate tax savings

¹Agreement would be executed with third party charitable organization like Kentucky Baptist Foundation

²With a third party fiduciary such as Kentucky Baptist Foundation