# 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

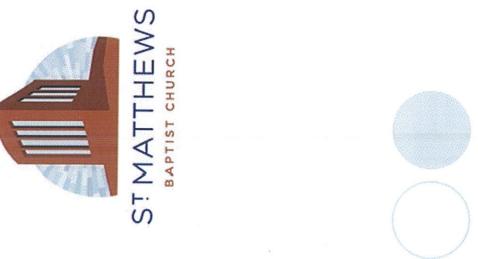
# For additional information contact:



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.

Ideas

-egacy Giving



## ST. MATTHEWS BAPTIST CHURCH (SMBC) LEGACY GIVING IDEAS

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

<sup>&</sup>lt;sup>2</sup>With a third party fiduciary such as Kentucky Baptist Foundation <sup>1</sup>Agreement would be executed with third party charitable organization like Kentucky Baptist Foundation