



Different Ways

To Give to the Lord

Making Planned Gifts



“The wisdom of the prudent is to give thoughts to their ways.”
Proverbs 14:8

*Estate Planning Office
of the
Evangelical Lutheran Synod*



Engaging others with Jesus through planned giving...

The Estate Planning Office

- † Serves the members and churches of the Evangelical Lutheran Synod (ELS) with the gospel of Jesus Christ
- † Encourages them to excel in the grace of giving
- † Assists them in making planned gifts to their congregations, their synod, and its various ministries

Thankfulness to our Lord is what motivates Christian giving.

- † We Christians recognize that God gives us all that we have, so in thankfulness we respond to his grace.
- † Although the following pages will present a number of personal advantages to planned charitable giving (such as tax savings, etc.), we must not allow those advantages to become our motivation for giving to the work of the Lord. True motivation is a love for the Savior who first loved us.

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The illustrations within this booklet are for general information only and should not be considered as legal, accounting, or other professional advice. Consult your tax advisor and/or legal counsel when considering your charitable contribution. Examples are based on 2011 rates. A federal ordinary income tax rate of 28 percent is assumed throughout.

GIFTS OF CASH

Note: In order for your gifts to affect tax savings in any one year, they must be made by midnight on December 31st electronically and postmarked on December 31st if mailed. Whether you give cash (by check or other means), gifts of securities (recommended to be by December 20th to complete gift in the tax year), or other property, careful planning can help maximize tax benefits at year-end.

Reduce taxes by giving

Charitable gifts by itemizers can result in tax savings. Your income tax rate determines how much you save. The higher your rate, the more you save for each dollar given.

Limits: You may deduct gifts of cash up to 50% of your adjusted gross income. You may deduct up to 30% of your adjusted gross income on most appreciated property. But, any excess of deductions may be used as a deduction over the next five tax years.

A great strategy: If you are just missing the point of using your deductions you can “bunch” deductible expenses for savings by doing them in the same year. The timing of some deductions is within your control. If you do not have enough deductible expenses to exceed the standard deduction, you can concentrate, or “bunch,” your deductions in alternate years. This may allow you to take full advantage of deduction in a given tax year.

Standard deductions rates for 2014

Status	Amount	Add for each person over 65	Head of Household
Married, Filing jointly	\$12,400	\$1200	Surviving Spouse (?): \$12,400
Single	\$6,200	\$1550	\$9100

Matching cash gifts

Please ask your Christian giving counselor for details regarding matching gifts to the ELS and to other ELS ministries. Some employers and insurance companies provide matching gifts for schools and colleges that includes Bethany Lutheran Seminary as a part of Bethany Lutheran College, Inc. Your Christian Giving counselor has access to a listing of companies that offer such a benefit.

Keep acknowledgments of your gifts

You need written substantiation for single gifts of \$250 or more. Valid substantiation includes a canceled check, bank record, or a receipt or letter of instruction from the charity. To safeguard your deduction, keep any such letters or other documentation with your records. Duplicates are available upon written request.

Some 2013 Tax Changes that affect us in 2014

Some key provisions of the law are the \$5,000,000 Estate exemption, with increase of the highest tax rate up from 35% to 40%. Some personal exemptions will be phased out for higher income brackets. Also some improvements on AMT and tax credits associated with it. The other increase is the upper income tax bracket increased to 39.6%. Some relief for married couples was made permanent in the new law. The IRA Charitable Rollover has not been renewed yet for 2014 (as of February). However, prepare for your RMD's if you are over 70.5 year olds and delay payouts if you don't need them until December in case it is reinstated later this year (2014).

GIFTS OF APPRECIATED ASSETS (STOCKS, BONDS, MUTUAL FUNDS)

**By making a gift of appreciated assets, you are able to give more for less.
How?**

Federal tax laws allow donors to reduce their income taxes through gifts of appreciated property such as securities (stocks, bonds, mutual funds) and real estate. You can use the Synod Foundation to allocate gifts to your local ministries as well. We only ask that you also consider supporting our missions or schools in the ELS in some way (e.g. Gift 100 shares of “GE” stock at \$25, Cost basis \$10, You get full deduction of \$2,500, plus direct gifts like \$2,000 to home church or school and \$250 to Seminary and/or \$250 to Foreign Missions.

Deducting full market value lets you deduct your cost basis plus all your capital gain in the asset without having to claim the gain. You may list your noncash gift at full value, then deduct under an annual deduction ceiling of 30% of adjusted gross income. **Or, if the value hasn’t increased that much, you may list your gift at cost basis, then deduct under a 50% of adjusted gross income. Carry-over deduction privileges are allowed under either option chosen.**

Example:

Mr. Green holds shares of XYZ stock currently valued at \$10,000, which he purchased for \$2,000 ten years ago.

What is Mr. Green’s best option for making a gift?

- Option A: Give \$10,000 cash
- Option B: Sell securities & give cash
- Option C: Give securities outright

\$10,000 in cash vs. \$10,000 in securities (cost basis: \$2,000)	Option A Give \$10,000 in cash	Option B Sell \$10,000 in securities & give cash	Option C Give \$10,000 in securities outright
Gift Value	\$10,000	\$10,000	\$10,000
Tax savings on gift (28% of \$10,000)	\$2,800	\$2,800	\$2,800
Capital gains tax saved or paid, assuming 15% tax rate	N/A	\$1,200 paid	\$1,200 saved
Net tax benefit	\$2,800	\$1,600	\$4,000
After-tax cost of gift	\$7,200	\$8,400	\$6,000

Your ELS giving counselor can help you make the transfer correctly to take advantage of the current tax laws.

OTHER GIFT OPTIONS

Your ELS giving counselor can also help you gain tax advantages with the following gifts:

- Standing grain / crops / etc.
- Livestock
- Depreciated property (e.g. farm machinery, automobiles)
- 1031 property
- Stock options
- Life estate (give your residence while continuing to live there)
- Collectibles (e.g. artwork, stamp collections, coin collections, etc.)

Each of these types of gifts requires specific steps to help you save on taxes.
Talk to your giving counselor for guidance.

Charitable Lead Trust Projections – an illustration *(There are numerous types of lead trusts)*

*Note: If illustration is too high, just divide desired amount by ten and multiply by \$100K increments...
Minimum Lead Trust \$200,000*

Benefits and Tax Consequences for 7% Charitable Lead Annuity Trust (CLAT)

ASSUMPTIONS:

Non-grantor Inter Vivos (In life) Annuity Trust for 10 years.

Lead Trust makes annual, end of period payments to Church, school, mission or ministry.

Original Principal of 1,000,000 has a cost basis of 350,000. (For illustration purposes)

Transfer tax: Tax advantages and consequences vary, but generally are very favorable compared to strait inheritance (Don't forget there are different levels of taxation in some states for estates over \$1,000,000.

Assumed Income is 3%, capital appreciation is 4% per current investment climate.

	7% Charitable Lead Annuity Trust	No Trust
Gross Principal	\$1,000,000	\$1,000,000
Annuity to Charity	70,000	0
Tax Deduction	648,990	0
Benefit to Family from Plan	*775,137	754,217
Total Distributed to Charity	700,000	0

(* Note: At 3% this number easily matches a taxable investment that goes through inheritance taxes and probate. Lead-trust flow directly to family not to the estate.)

IRS Discount Rate is 1.4%

These calculations are for illustration purposes only and should not be considered legal, accounting, or other professional advice.
Your actual benefits may vary depending on the timing of the gift.

Contact your Giving Counselor for more details and options...

THE DONOR ADVISED FUND

A Great Way to Set Up a Family Tradition of Giving

Summary

- Give now, recommend how gift is used later, full deduction
- Enlist family members to contribute and direct
- Can be created by individuals, families, corporations, and organizations
- May provide ongoing financial support to your church and missions long after the Lord calls you home
- We request at least 10% or more be directed toward synodical ministries (e.g. Synod, Missions, BLTS, BLC, Youth, LSA, etc.). Otherwise gifts can go to your church, other ELS or WELS ministries of choice,

Details

A donor advised fund (DAF) is an attractive choice for donors who wish to:

- Perpetuate their charitable giving and can involve other family members
- Recommend the organizations or ministries to benefit from their gifts
- Enjoy the tax benefits associated with such gifts whenever money is placed into fund
- Provides you **more time** to thoughtfully and prayerfully give to a mission or ministry of choice.

Any individual, trust, or corporation can create a donor advised fund by contributing cash, securities, or other property to the Evangelical Lutheran Synod Foundation. The DAF may be established with current gifts, deferred gifts (such as charitable gift annuities and charitable remainder trusts), and testamentary gifts (by wills or living trusts, or by beneficiary designations for life insurance policies and retirement accounts).

A DAF allows you and your spouse (or others, as worked out in the agreement) to make non-binding recommendations to the ELS Foundation and the Board of Trustees regarding distributions from the fund for the benefit of ELS ministries or those in full fellowship with the ELS.

Tax Advantages / Strategies

An individual who makes a cash gift may claim a charitable deduction equal to the amount of the gift and can use the deduction to offset up to 50 percent of his or her adjusted gross income (10% for corporations). *For gifts of long-term capital gain property, such as marketable securities, the donor's deduction is based on the property's fair market value and can be used to offset up to 30 percent of adjusted gross income.* In addition, the donor will not be subject to capital gains tax or alternative minimum tax on the unrecognized capital gain. Any excess deduction that cannot be used in the year the gift is made can be carried forward and be used to **offset future taxable income for up to five years**. Or, you can plan to make contributions while you're income is high and use this as your charitable giving source when you have less income.

Minimums

Minimum initial contribution: \$10,000

Minimum additional contribution: \$100 (e.g. Monthly Gift to Fund \$100/month - May be CC or Bill Pay)

Minimum required yearly distribution: \$250

GIFTS THROUGH WILLS AND BEQUESTS

For many it is very practical to provide gifts for their congregation and synod through a will. Such bequests can be made in any amount and can significantly reduce estate taxes. Types of bequests include:

Specific Bequests

Such bequests designate a specific percentage of the estate, sometimes a specific amount or specific property that is to be given to charity. Several such designations can be made in a will.

Residual Bequests

After each specific bequest has been provided for, a charity can receive all or a fractional portion of the estate's residue. **We also recommend using percentage giving** and include all values of estate upon which to base the bequest. (Contact the Giving Counselor for the proper language for your will...

Contingent Bequests

Charity receives all or a designated portion of the estate only in the event of the death of another beneficiary.

Trust Remainder Bequest

A trust can be created by a will which provides income to a loved one for a specified period of time. Charity receives the remaining trust principal after the lifetime of the trust has expired. When preparing your estate plan, it is important to correctly identify any charitable beneficiary (legal name, address, tax identification number, etc.). Your ELS giving counselor can supply the exact information you need for arranging various life's-end gifts to support the work of the ELS.

The Evangelical Lutheran Synod Foundation...

The Evangelical Lutheran Synod Foundation is a separately incorporated organization that receives and disburses gifts on behalf of those who want to benefit some aspect of work of the synod, its congregations, schools, and other related organizations. The Foundation provides these services through the works of the ELS Giving Counselor and others associated with the Foundation and synod.

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Tax ID: 36-3370563*

GIFTS OF GOVERNMENT SAVINGS BONDS

What are the taxable consequences of my savings bonds?

- ✓ Many people do not realize that when savings bonds pass to heirs at death, the interest earned on those bonds becomes fully taxable.
- ✓ Even savings bonds that are directly transferred to a charity do NOT avoid a tax.

There is *one exception* to the above scenario!

- ✓ By using a last will and testament, the owner can request that savings bonds be transferred directly to ELS, the local congregation, or other Christian agency.
- ✓ By directing your personal representative, through your will, to transfer the actual bonds to the Lord's work, you can avoid the income taxes due and leave other non-taxable dollars to your heirs.

Your Christian giving counselor and attorney can help you do this correctly, so that your estate planning is done in the best possible way.

Let your love for Jesus move you to help spread the gospel through careful estate planning and tax-wise giving.



IRA PLANS-401K PLANS-KEOGH PLANS

Many of you have had the opportunity to establish retirement plans to provide an income for yourself and a surviving loved one in your retirement years.

There are many different types of retirement plans:

- ✓ IRA plans
- ✓ Qualified pension and profit sharing plans
- ✓ 401K plans
- ✓ Tax sheltered annuities
- ✓ Keogh plans
- ✓ Simplified Employee Pension (SEP) plans

A beneficiary designation change to remember the Lord's work

The traditional IRA, 401K, and other qualified retirement plans are good instruments for retirement. While they can supplement your retirement income, they are poorly designed for efficient transfer at death.

Federal income, state income, and federal estate tax liabilities will reduce your families' inheritance if you give them your IRA, 401K, or qualified retirement plan dollars.

By making a simple beneficiary designation change on your IRA or 401K naming an area of the Lord's work as the recipient, the taxes due at death may be reduced or even eliminated. To help "replace" the dollars given to a charity by beneficiary designation, an Irrevocable Life Insurance Trust (ILIT) may be set up with the help of legal counsel. This can help your heirs receive a fair inheritance in an efficient, tax wise manner.

Sample Form - *Your account or IRA custodian may have their own form:*

TO: IRA Section

I hereby revoke any beneficiary designation as previously made with respect to this account and I hereby direct that in the event of my death any balance of my Individual Retirement Account No. _____ be paid in a lump sum payment to:

Primary beneficiary(ies):

Name: _____ Date of birth: _____ Relationship: _____

Address: _____
Street City State Zip

I understand this Change of Beneficiary will be effective on the date of receipt by the Custodian. I retain the right to revoke this designation of beneficiary and to designate a new beneficiary at any time by communicating to the Custodian in writing. I understand that any balance in this account will be includable in my estate for federal estate tax purposes. If said beneficiary does not survive me or if the Custodian cannot locate said beneficiary after reasonable search, I direct that any balance in this account to be paid to

(Name & address of church): _____, a qualified nonprofit institution.

Date Executed: _____ Signature of Account Owner: _____

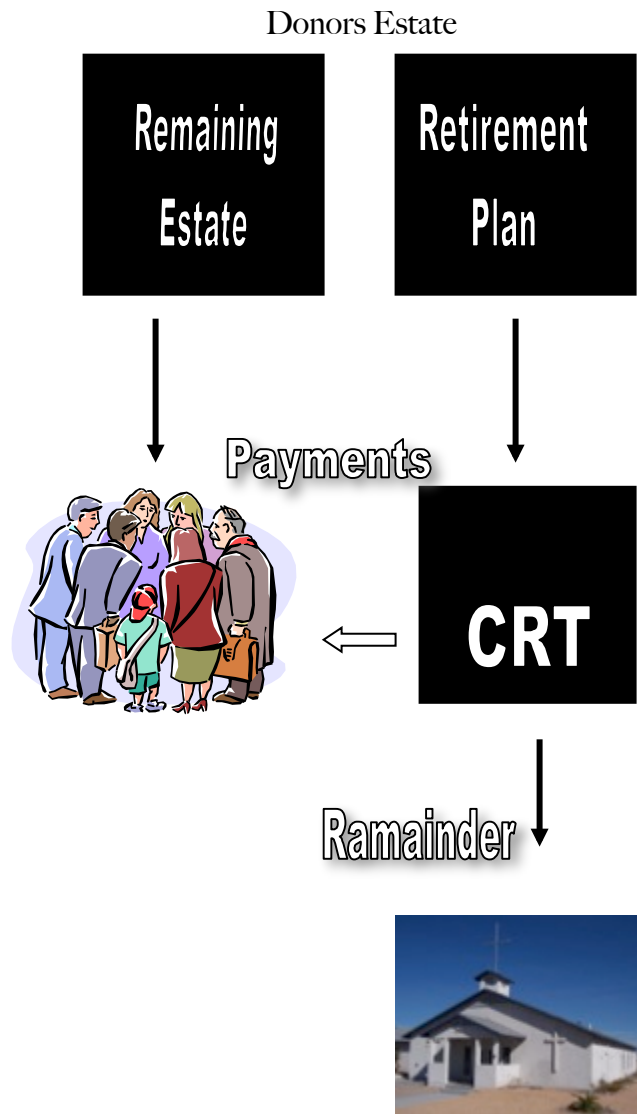
Witness signature: _____ Witness signature: _____

Date received by Custodian: _____ By: _____

A Testamentary Charitable Remainder Trust
Funded with
IRA PLANS-401 PLANS-KEOGH PLANS

Following is an example of a testamentary charitable remainder trust (CRT) funded with retirement funds. This works for people who want to pass on their retirement plans at death with a regular income going to family members for a period of years. It is based on a predetermined percentage of annual valuation.

1. At your death or a surviving spouse's death, your retirement funds pass into a CRT by beneficiary designation, saving estate and income taxes. Your remaining estate passes to your family or other heirs.
2. The Evangelical Lutheran Synod Foundation or other trustee manages the trust with payments going to your family or others (5 or 6% of annual value per year for 5 - 15 years).
3. At the end of the designated period, the remainder of the CRT goes to the area of the Lord's work you wish to support.



Benefits include...

- ✓ There is **no income tax** due on amount transferred to trust.
- ✓ **A charitable deduction** is made available to the estate.
- ✓ Your family heirs over 15 years will receive back the amount you placed in trust.
- ✓ At the end of 15 years, **your gift to the Lord's work is greater than you thought possible!**

“PAYABLE ON DEATH” ACCOUNTS

Simple-REVOCABLE-Avoids Probate

Another way to remember the work of the Lord is by naming the ELS, your local congregation, or other Christian agency as beneficiary of a payable on death account. This is sometimes called a “Totten Trust.” Every bank should have a form for you to complete.

Your gift goes to charity only on death and only if the account has not been closed.

CERTIFICATE OF DEPOSIT			
DEPOSITOR			
JANE DOE Payable On Death To: JOHN DOE CHARITY OF YOUR CHOICE SEE ADDENDUM FOR ADDITIONAL INFORMATION			
ADDRESS			
123 YOUR STREET YOUR TOWN, MN 56283			
Account Number	Office/Officer	Opening Date	Maturity Date
8045484	01/TJH	02/02/98	02/02/00
Account Name		Opening Deposit Amount	Number of Signatures Required
24 Month Certificate		\$10,000.00	1
SPECIAL INSTRUCTIONS			

L.A.C.E. Certificates

L.A.C.E. certificates can also be designated payable on death as gifts to ELS and other charitable beneficiaries.

AUTHORIZATION
I hereby authorize my L.A.C.E. Certificate # _____ to be made payable on death to _____.
.....
Please print: Name: _____ Address: _____ City: _____ State: _____ Zip: _____ Telephone: _____ Congregation: _____ Authorizing signature(s): _____ _____

GIFTS OF LIFE INSURANCE

Making a gift to your congregation, school, or the ELS through the use of life insurance is easy. Your gift is convenient, flexible, certain, and private. It can be revocable or irrevocable.

You can make a gift with an existing or outdated policy.

- ✓ All life insurance policies have beneficiary designations. A gift can be made by naming the Lord's work as a beneficiary (revocable).
- ✓ By naming a charity as beneficiary and owner, you can receive an income tax deduction of the approximate cash value and any future premiums (irrevocable).

You can make a gift with the purchase of a new policy.

Example:

1. Mr. Mark Lutheran (age 50) purchases a \$50,000 life insurance policy, giving ownership to the Evangelical Lutheran Synod or ELS Foundation.
2. With annual contributions for approximately 13 years (based on current dividend schedules) the gift is self-completing. This major gift does not dilute Mark's estate for his heirs, and the annual cost is reduced by a current tax deduction.
3. Cash values increase annually, carried as assets for the Evangelical Lutheran Synod Foundation. Commitment to pay premiums to the "dividend offset point" assure a gift of \$50,000 for mission work and his congregation.
4. At Mark's death, proceeds are paid to the Evangelical Lutheran Synod Foundation to be distributed for the Lord's work.

For an annual contribution of *\$1,334 for 13 years (based on current dividend schedules), a gift of \$50,000 is created for the Evangelical Lutheran Synod Foundation, to be used for missions and the local congregation.

Amount of Charitable Bequest	\$50,000
Total contribution (\$1,334 for 13 years)	\$17,342
Less Tax Savings at 28%	4,856
Net cost to fund \$50,000 Bequest	\$12,486

** Live Insurance and dividend rates do vary with health and age*

THE CHARITABLE GIFT ANNUITY

What is a charitable gift annuity?

- ✓ A charitable gift annuity is a simple contract between you and ELS or Bethany Lutheran College or Seminary.
- ✓ In exchange for your irrevocable gift of cash, securities, or other assets, the ELS or Bethany Board of Regents agrees to pay one or two annuitants, whom you name, a fixed sum each year for life.
- ✓ The older your designated annuitants are at the time of the gift, the greater the fixed income. **In most cases, part of each payment is tax-free, increasing each payment's after-tax value.**
- ✓ Concerned about income needs later? Want some options to turn on the spigot when you need it? Ask about Flexible Gift Annuities that can give higher payouts later when you need the income. It also works as a bit of a hedge against inflation.

Example: (Based on January 1, 2014 – June 30, 2014 rates – Rates do vary – so call!)

If you set up a gift annuity of \$10,000 in cash to ELS or Seminary and you and your spouse are 68 years of age, **then** you will receive the following benefits:

1. You will qualify for a federal income tax deduction of approximately \$2351. Your deduction may vary modestly depending on the timing of your gift.
2. Your designated annuitants will receive fixed payments in quarterly installments totaling \$440 each year for life. In addition, \$346.28 of each year's payments will be tax-free for the first 23.5 years. (Note: If a single 72 year old has this annuity it increases to \$540 per year).
3. If you gift appreciated assets, such as stocks, to fund your annuity, you will owe no capital gains tax at the time of your gift. Rather, your capital gains exposure will be spread over the life expectancy period. If you were to sell these securities yourself, you would owe tax on any and all capital gains at your current year taxable rate.
4. Your estate may enjoy reduced probate costs and estate taxes.
5. Ultimately this is a gift to the Lord, the Giver of all.

Some Sample Rates for ELS Annuities:

If based on a two life annuity and both ages are 75 – we can give a 5.3 % Annuity

Annuitants 80 or over receive between a 7.1 and 9.0 % Annuity payout... It is worth looking into...

Single annuitant, age 68 – 5.2% Annuity

Specific rates may apply based on limited years or special considerations. Much better than CD rates.

Give your counselor a call if you are interested. See back of publication for contact info.

THE CHARITABLE REMAINDER TRUST

What is a charitable remainder unitrust?

- ✓ A charitable remainder unitrust is a gift plan defined by federal tax law that allows you to provide income to yourself or others for life or a term of years while making a generous gift to ELS, your local congregation, or a mission or ministry of the ELS.
- ✓ As a unitrust donor, you irrevocably transfer assets (usually cash, securities or real estate) to a trustee of your choice (for example, Evangelical Lutheran Synod Foundation or a bank trust department). During the unitrust's term, the trustee invests the unitrust's assets and pays a fixed percentage of the unitrust's value, as revalued annually, to one or more income beneficiaries named by you. Payments must be a least 5% of the trust's annual value and are made out of trust income, or trust principal if income is not adequate.
- ✓ When the unitrust term ends, the unitrust's principal passes to Evangelical Lutheran Synod Foundation, to be used for the purpose **you designate**.

Example:

If you irrevocably transfer \$200,000 in property, and the cost basis is \$50,000 to a unitrust that pays 5% of its value each year for the lifetime benefit of individuals who are both 68 years of age, **then** you will receive the following benefits:

1. You will qualify for a **federal income tax deduction** of approximately **\$33,155**. Your deduction may vary modestly depending on the timing of your gift.
2. Your designated income beneficiaries will receive payments in quarterly installments for life. In the first year, **these payments will be about \$10,000**. Payments in future years will vary with the value of the unitrust.
3. Your entire gift property will be available for reinvestment, **free of capital gains tax**. If you were to sell and reinvest this property yourself, you would owe tax on \$150,000 of capital gain. (Note that your gain counts toward that AGI level...).
4. Your estate may enjoy **reduced probate costs and estate taxes**.
5. Your gift will **benefit from expert asset management**, provided by the same professionals who manage the ELS trust and endowment funds.

(See next page for example...)

THE CHARITABLE REMAINDER TRUST (CRT) (con't)

Example:

Mrs. Sally Jones: age 70, widow, no children, owns 170 acres x \$6,000/acre = \$1,020,000.00

Option #1: Status Quo Rent at \$250/acre	\$42,500.00
Less Land taxes and insurance (Income taxes extra...)	<u>8,300.00</u>
Annual income	\$34,200.00

This is equivalent to 4% return on \$1,020,000.

Option #2: Sell Farm (170 acres x \$6,000/acre)	\$1,020,000.00
Less basis (\$300/acre)	\$51,000.00
Taxable profit	\$969,000.00
Federal and state capital gains taxes owed (21%)*	<u>-203,490.00</u>
Balance less basis	\$765,510.00
Add back basis	+51,000.00
Value after taxes	\$816,510.00
Invest—anticipate 4%	
Annual income	\$32,660.40

This is equivalent to 3.2% return on \$1,020,000.

Option #3: CRT (170 acres x \$6,000/acre = \$1,020,000.00)	
Capital gains taxes	0.00
(Income tax deduction: \$418,200)**	
Invested in CRT's stock/bond portfolio (5% payout)	\$1,020,000.00
Annual income	\$51,000.00

This is 5% of the trust balance each year (Annual income will vary based on performance of trust).

Benefits of Option #3: Charitable Remainder Trust

1. Higher income for life
2. Reduced exposure to:
 - * capital gains taxes
 - * income taxes
 - * estate taxes
3. Professional management of trust portfolio
4. The joy of making a generous gift for the Lord's work.

*Tax rates vary by state and individual circumstance. For this example, the federal capital gains tax rate is 15% and the state capital gains tax rate is 6%.

**Your deduction may vary modestly depending on the timing of your gift. It can also be carried over to be used in the next 5 yrs.

IN SUMMARY

1. A good estate plan can carry you and your heirs safely over many dangerous and potentially costly pitfalls. The foundation of a good estate plan is **your will/trust**, carefully constructed by you and your attorney. Consider that God has given you everything, especially his Son, Jesus. We respond to his grace with grateful gifts to our family, friends, church, and various charities.
2. One of the principles of the gift-planning program of ELS is that all estate and financial planning assistance will be done **in cooperation with your attorney and your advisors**. Your plans are confidential and are to be between you, your counselor and the Lord.

If you do not have your own attorney who works in the area of wills, probate, or planning, your Christian giving counselor can furnish you with the names of several attorneys who specialize in the area of wills and estate planning.



Why? ... To reach the lost!

... To nurture believers for lives of Christian service!

Contact you ELS Giving Counselor for further assistance:

Thanks goes to the WELS Ministry of Christian Giving for their permission to adopt this document for ELS use...

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