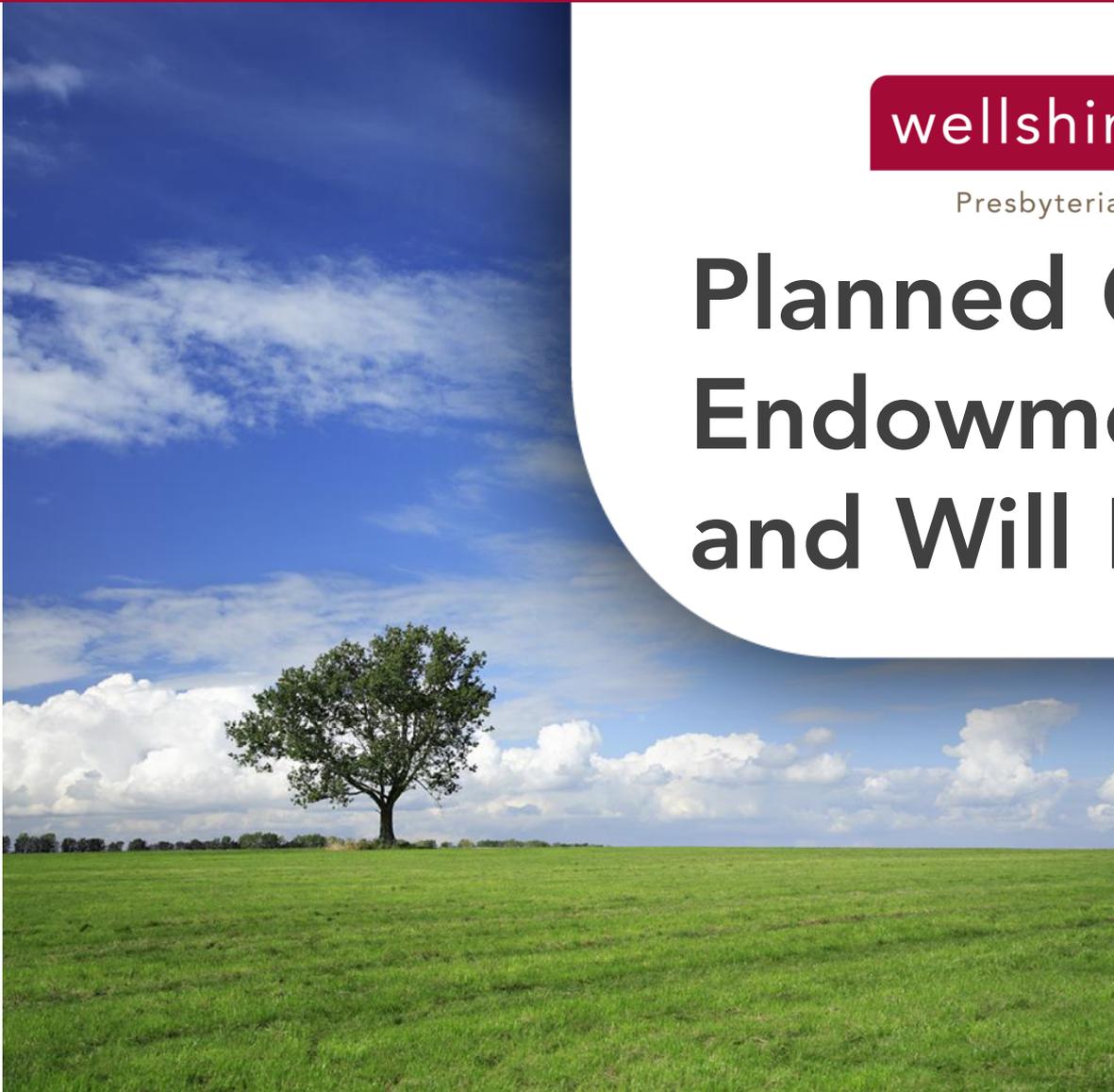




wellshire church

Presbyterian Church (USA)

Planned Giving, Endowment, and Will Bequest



What Is Planned Giving?

Making provision for financial gifts to the church that will provide for the church now and in the future by

- Bequest through Will or Trust
- Gift of Stocks and/or Properties



All planned gifts support Wellshire and its ministries.



What Is the Endowment Fund?

It is a collection of funds maintained and invested for the benefit of the church.

- Principal/corpus invested; income used to support church's programs/special ministries
- Some income from Endowment Fund/planned giving supports annual budget, but most of annual budget funded by annual giving.



What Is the Purpose of the Endowment Fund?

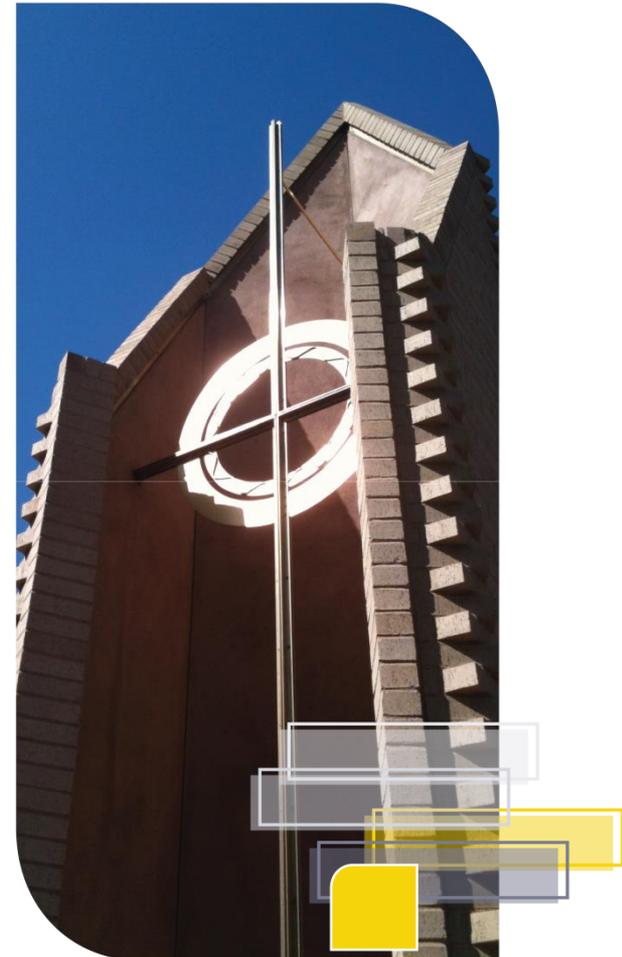
To build permanent sources of future income for our church, which will provide opportunities to expand church ministries and fulfill our strategic plan.

- Expand worship/arts, mission, and music initiatives



What Is the Purpose of the Endowment Fund?

- Strengthen Wellshire's viability during tough economic times
- Leave a legacy
- Support Christ's mission through Wellshire



Why Should I Consider a Gift to the Endowment Fund?

*For the Lord is good;
his steadfast love endures forever,
and his faithfulness
to all generations. (Psalm 100:5)*



- A gift to the Endowment Fund fulfills this purpose.
- It's an enduring statement of faith.



How Can the Endowment Fund Be Used?

- Generally, only the income from the Endowment Fund can be used.
- For general endowment funds, each year 5% of the income from the Endowment Fund is applied to the various areas of our church ministries and programs.
- For general, non-specific endowment gifts, the principal of the fund could be used with approval of session.



How is the Endowment Fund Invested?



New Covenant Mutual Funds

- Periodically, Finance Committee reviews and adjusts



What Kinds of Gifts Can Be Made to the Endowment Fund?

Consult with a qualified estate planner and/or legal counsel to discuss the options best suited for your family.

Tax laws encourage philanthropy:

- In some cases, a gift to the church now can increase current income.
- Charitable bequests at time of death may also reduce estate taxes.

Attorney/financial professionals can help.

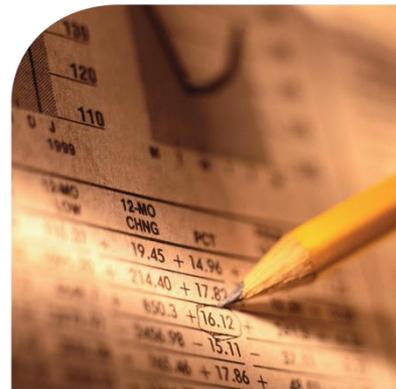


What Kinds of Gifts Can Be Made to the Endowment Fund?

Lots of options

Endowment gifts during your lifetime:

- Cash
- Stocks/bonds
- Real estate or other property



What Kinds of Gifts Can Be Made to the Endowment Fund?

Lots of options

Bequests in your will or estate plan:

- IRA
- Life insurance proceeds
- Charitable remainder trust
 - Gift annuity
 - Lead trust



Making a Bequest to Wellshire in Your Will

Contact an attorney and/or financial planner to assist you in structuring

- a bequest in your will
- Adding a codicil to your existing will

If you do not have an attorney, contact an attorney referral service.



What Are My Options When Making a Bequest?

There are many ways to structure your charitable bequest. Talk with your attorney about these options:

- A specific asset or dollar amount
- A percentage of the residue of your estate
- Contingent bequests



Unrestricted v. Restricted

Unrestricted: wherever needed most at the time

Restricted: direct the bequest be made to the Endowment Funds, so that only the income is to be used with the principal held in perpetuity



Undesignated v. Designated

Undesignated: for any purpose

Designated: for a specific program or purpose



How Do I Put It in My Will?

Unrestricted:

I give the sum of \$_____ (or, I give _____% of my residuary estate) to Wellshire Presbyterian Church, located at 2999 S. Colorado Blvd., Denver, CO 80222 to be used for its general purposes (or describe a specific purpose) as directed by the Session.



How Do I Put It in My Will?

Restricted:

I give the sum of \$_____ (or, I give _____% of my residuary estate) to the Wellshire Endowment Fund of Wellshire Presbyterian Church, located at 2999 S. Colorado Blvd., Denver, CO 80222 to be used as a permanent endowment, the income from which shall be used for its general purposes as directed by the Session.



Question and Answer

Q + A



Thank You

“The Wellshire Endowment” and
“Giving to Wellshire in Your Will”
brochures are available.

For further questions, contact

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(smcdonald@berlinermcdonald.com).



All inquiries will be kept strictly confidential.