



## We Are the Seeds of the Future

Has Wellshire Presbyterian Church been a special place in your life? Were you married here? Were your children baptized here? Was there a moment when words from the pulpit, an anthem from the choir, or a call from a minister helped you find light during a dark time?

At some point during our life's journey, each of us will begin the process to formalize our desires to give back our God-given gifts to others. As we plan our gifts through the creation of a will or trust, our decision to include a gift to our church becomes a tangible affirmation of our faith.

As you look for ways to serve God and leave a lasting legacy, please consider giving to the Wellshire Endowment Fund through your will or estate.

*It is the smallest of all the seeds, but when it has grown it is the greatest of all shrubs and becomes a tree, so that the birds of the air come and make nests in its branches.*

~Matthew 13:32

## We're Here to Help You

There are many ways to benefit those you love and also the church, but gifts of this nature take careful planning. Your professional advisors are your best resource in developing gift planning solutions to meet your charitable intent and tax planning strategies. Our church leadership can also be an important resource in helping you decide what legacy you would like to leave for the continued ministry of Wellshire Presbyterian Church.

Planned Giving at Wellshire is managed by the Wellshire Planned Giving Committee. Please contact any member listed below with questions.

John Winslow

Steve McDonald

Kathleen Eckert, Director of Operations

## Planned Giving Resources

The Texas Presbyterian Foundation (TPF) can provide resources and guidance on making planned gifts to Wellshire (1-800-955-3155). TPF Legacy Planning brochures are also available in the church

## Let Us Know!

Notifying us of your intended gift helps us honor your wishes for using the funds. Please contact Kathleen Eckert, Director of Operations, [keckert@wpcdenver.org](mailto:keckert@wpcdenver.org), (303) 758-2233 ext.212



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# Faithfulness to all generations

## The Wellshire Endowment

PLANNED GIVING TO  
WELLSHIRE PRESBYTERIAN CHURCH



*And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.*

~2 Corinthians 9:8



## What is the Wellshire Endowment?

Wellshire's Endowment Fund is a professionally managed portfolio that is maintained and invested for the benefit of the church. The principal of the Endowment Fund is invested and the funds generated from the endowment funds are used to support the church's mission and ministries. While we anticipate that some distribution from the Endowment Fund and planned giving will support the annual budget, most of the annual budget will continue to be funded by annual giving.

## What is the Purpose of the Endowment?

The purpose of the Endowment Fund is to help strengthen the vitality and financial soundness of Wellshire far into the future.

Through the Endowment Fund, we honor Christ by providing sustainable financial resources for mission, ministry and facilities, while providing an opportunity to enrich our own individual faith through community support well beyond our physical lifetime.

## How Can the Endowment Be Used?

Generally, through the direction of the Session and the Finance committee, only the appreciated value generated from the Endowment Fund can be used. For general endowment funds, each year, five percent (5%) of the average value of the funds over three years is applied to the various areas of our church ministries and programs.

For general, non-specific endowment gifts, in the event of an extraordinary circumstance, the principal of the Fund could be used with approval of Session.

## How is the Wellshire Endowment Invested?

All funds placed in the Wellshire Endowment are professionally managed by the Texas Presbyterian Foundation. Investment results are reviewed regularly by the Planned Giving Committee.

## Should I Designate My Gift?

While all gifts and bequests are appreciated, we recommend that you give to the Endowment Fund in general, so that church leadership will have flexibility in directing financial resources where they are most needed. However, you may also select a specific focus area to which your gift will be directed.

## Is There a Minimum Gift Required?

You may make any size of gift or bequest. Some members choose to give a percentage of their remaining estate in their wills.

## What kinds of gifts can be made?

There are a number of ways to make planned gifts to the Wellshire Endowment or directly to the church for current ministry.

**WILLS OR LIVING TRUSTS:** A gift made through your will or trust (charitable bequest) allows you to retain assets during your life, while leaving a faithful legacy for the ministry and mission activities of our church. Consider giving a percentage of your estate, or listing a specific amount, which allows you to support loved ones, as well as supporting future generations at Wellshire.

**MARKETABLE SECURITIES:** Appreciated securities, most often stocks or mutual funds, often provide a tax benefit based on the fair market value through a reduction in capital gains taxes, while greatly benefiting the church.

## IRA QUALIFIED CHARITABLE DISTRIBUTION

**(QCD):** If you are required to take a required minimum distribution (RMD) from your IRA, you can instead roll the distribution over directly to the church, and the distribution will not be included in your adjusted gross income for the year.

## DONOR ADVISED FUNDS AND FAMILY FOUNDATIONS:

A donor advised fund or a family foundation allows you the flexibility to recommend how much and how often grant money is provided to Wellshire to fund your annual pledge, special gift, capital campaign gift, or an endowment gift.

**CHARITABLE TRUSTS:** Both Lead Trusts and Remainder Trusts can benefit the church, while also creating a tax savings strategy. More complicated than other non-cash assets, your professional advisor can best advise you as to the value of this charitable gift option.

**BENEFICIARY DESIGNATIONS:** Please let the church know you have made Wellshire a beneficiary of the following types of accounts so we are aware of how you would like your gift to be used when it is received:

- *Bank, Certificates of Deposit, or Brokerage Accounts:* list Wellshire as the beneficiary through a Payable on death (POD), or Transfer on death (TOA) designation. State laws govern POD and TOA accounts.
- *Commercial Annuities:* similar to retirement plans, commercial annuities provide tax-deferred growth while the donor is living and distributions are subject to income taxes. List Wellshire as the beneficiary and the church will receive your annuity completely tax-free.
- *Life Insurance:* list Wellshire on the beneficiary designation form with the policyholder as a primary beneficiary for a percentage or specific amount, or as the contingent beneficiary to receive the balance of your policy if your primary beneficiary does not survive you.
- *Retirement Accounts:* Employee Retirement Plan, IRA, or tax-sheltered annuities: leave your retirement plans to Wellshire and leave your loved ones less heavily taxed assets.

*We suggest you consult with your professional advisor to develop gift planning solutions that meet your charitable intent and tax planning strategies.*