“Journeying Together in Christ.”

As a partner ministry of the South Dakota Synod, ELCA, **Lutheran Planned Generosity of South Dakota (LPGSD)** was created to join you on your journey to discover ways to create your **personal legacy plan**—one that expresses your faith in Christ with gratitude and generosity. LPGSD also walks alongside congregations hoping to create or revitalize their own legacy through an endowment fund, offering members the opportunity to share in the ministry and outreach of their Christian family. Walking and working together, we can create **greater impact** because of intentional plans and shared visions.

While the past year brought challenges and heartbreak, it also exposed genuine care and love for neighbor as many **shared from their abundance** to meet desperate needs created by the economics of a pandemic and the destruction of natural disasters.

Perhaps you are considering where your own **generosity journey** will lead in 2021. LPGSD would be honored to serve as your travel guide as you explore some of these destination options:

- **Income for You Now—Gifts to Ministry Later.** A charitable gift annuity provides you with fixed payments for life, with the remainder of the gift benefiting the ministries of your choice.

- **Gifts Beyond the Checkbook.** Grain, Cattle, Stocks, Mutual Funds, Real Estate—all almost any appreciated asset can create a tax-efficient gift.

- **Qualified Charitable Distribution.** Use your IRA to make tax-free gifts and reduce your adjustable gross income, even if you no longer itemize deductions on your tax return.

- **Give It Twice Trust.** A tool to create income for you and/or your family and the ministries you care about, oftentimes doubling the impact of your assets because of the elimination of taxes.

- **Legacy Gifts.** Name your favorite ministries as beneficiaries on an insurance policy, a bank account or an IRA, or even your home via a life estate or TOD (transfer on death) designation.

- **Congregational Endowment and Gift Policies.**
  - Newly updated document templates
  - Workshops for individuals, church councils and endowment committees

**Ready for the journey?**
Contact Kathy McHenry at **605.274.5030** or **kmchenry@sdsynod.org**. Visit our website at **www.lpgsd.org** or find us on Facebook.

Regardless of your personal or financial situation, your life can make a difference.