

"Journeying Together in Christ"

2022 will be remembered as a year of challenges--drought, global conflict, stock market corrections, and hard-hitting inflation. Plenty of reasons for anxiety and pulling back, saving and waiting. But also opportunities for genuine reflection about **generosity**. What does it look like? Is this fruit of the Spirit reflected in my life? How much is ENOUGH (for me)?



Lutheran Planned Generosity
of South Dakota

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 create a **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.

Where will your **generosity journey** will lead in 2023? LPGSD would be honored to serve as your confidential guide with no fees, commissions or obligations 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--almost any appreciated asset can create a tax-efficient gift with greater impact.
- ◆ **Qualified Charitable Distribution.** Use your IRA to make tax-free gifts and reduce your adjusted gross income, even if you no longer itemize charitable contributions. Ask about the new **Non-Advised Fund** to spread the distribution of a large QCD over several years.
- ◆ **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 tax savings. A **great solution to the IRS's elimination of stretch IRAs.**
- ◆ **Legacy Gifts.** Name your favorite ministries as beneficiaries on an insurance policy, a bank account or an IRA, your will or trust, 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