

## Lutheran Planned Generosity of South Dakota—A Gift to You

As a ministry of the South Dakota Synod and our partners for over 40 years, Lutheran Planned Generosity is here for you as a gift to encourage and support all forms of generosity, with no obligation, minimums or fees.



Lutheran Planned Generosity  
of South Dakota

### Smarter Giving Today:

- Do you own **stocks/bonds/mutual funds** that have increased in value? Gift shares through LPGSD to your church and favorite ministries to avoid capital gains tax AND receive a tax deduction.
- Are you over 70 ½ with **retirement accounts**? Make a direct gift from your IRA with a qualified charitable distribution to avoid income tax, lower your adjusted gross income used to calculate Medicare premiums, and meet your required minimum distribution if over age 73.
- Holding onto stored **grain**? Selling **livestock**? Make a gift at the grain elevator or auction market to support God's work through your local congregation or favorite ministries. Avoid all income and self-employment taxes while retaining production cost deductions.
- Seeking a larger tax deduction now but unsure which organizations you'd like to support? Gift cash or assets, including **real estate, farm machinery or business equipment** today to establish a **donor-advised fund** and take your time deciding. This is a great way to involve your children and grandchildren, teaching them the importance of your family's faith and legacy of generosity.

### Income for You and Your Family

- Make a gift with cash or any of the assets mentioned above and receive a **lifetime of tax-advantaged payments**. You decide which non-profit ministry receives any remaining balance.
- Create a "Give It Twice" trust with **depreciated business assets** to avoid taxes and create a lifetime of income with the option to continue payments to your children for 20 years after your death. Make a gift of the remainder to your favorite ministries.

### Do you have a current legacy plan?

- No matter how old you are or how much wealth you have, writing a will is essential to secure your future and protect your loved ones. Our **FREE tool** helps you write or update your legal will, protect your loved ones and assets, and can even be used to support the causes you love.
- Did you know that your will does not control the distribution of certain assets, such as retirement accounts or life insurance policies? To ensure that those assets go to the people and organizations you love, you must be sure to properly name your beneficiaries. With our online tool, you can **plan your beneficiaries** and ensure your assets support the people and causes you love.
- By notifying us of your gift in your estate plan, we can take extra care to help ensure your gift is directed to the specific program or purpose of your choosing. It only takes a few minutes to fill out this form, which helps us keep our records up to date and protects your gift intentions.

### Take the Next Step

For more information or to create a FREE, password-protected legacy plan, visit [www.lpgsd.org](http://www.lpgsd.org). Contact Kathy McHenry at 605-274-5030 or [kmchenry@sdsynod.org](mailto:kmchenry@sdsynod.org) for assistance. Together, we can make a difference through thoughtful planning and faithful generosity.

*your life can make a difference*