

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.



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? Give cash or assets, including **real estate, farm machinery, business equipment** or **stocks** today to establish a *donor-advised fund* and take your time in deciding how and where the gifts are distributed. 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. The **FreeWill 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.

Congregational Endowment Support

- Whether your congregation's endowment needs a revival or you're taking the first steps to establish a fund to provide perpetual support for the church's mission and ministry, we can help with endowment and gift policy templates that make the process easy.
- Through our partnership with the ELCA Foundation, your church can invest in the Ministry Growth Fund, a long-term, well-diversified, socially responsible endowment of more than \$1 billion designed specifically for congregations and other ELCA ministries. Your congregation retains ownership of funds, receives quarterly statements, and has online access to monthly performance reporting.

Take the Next Step

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

your life can make a difference