

If you are considering a gift to the Kinsmen Lutheran Church (KLC) Endowment Fund, you are encouraged to seek advice in putting together a plan that is best suited for your personal situation.

The KLC Endowment Fund is held by the ELCA Endowment Fund Pooled Trust.* The ELCA provides sound and responsible investment management of the KLC Endowment Fund, as well as gift expertise through its experienced professional staff.

The staff of the ELCA is available to work with you and your attorney, financial advisor, and accountant to facilitate a charitable gift that benefits the KLC Endowment Fund and fits your individual needs and motivations.



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Houston, TX 77066
281-444-3126
kinsmenlutheran.org

This Kinsmen Lutheran Church Endowment Fund brochure is not intended to be financial, tax, or legal advice. If more information is needed, please consult an attorney.

**Annual returns available upon request.*



How to Give

The tradition of charitable giving is as old as Lutheranism itself. During the Reformation, Martin Luther called upon people to establish a "common chest" from which food, clothing, and other necessities could be distributed to people in need.

This tradition of giving and caring continues today. And it doesn't require great wealth to make a gift. One hundred gifts of \$100 to the Kinsmen Lutheran Church Endowment Fund goes as far as one gift of \$10,000.

For more information on how you can give to the Kinsmen Lutheran Church Endowment Fund, contact our church office at 281-444-3126.



ON THE FUTURE

YOUR FOOTPRINT



Kinsmen Lutheran Church Endowment Fund

While there are many opportunities to fulfill the mission of Kinsmen Lutheran Church, some opportunities call for monies not available from regular church giving. The Kinsmen Lutheran Church (KLC) Endowment Fund allows the church to meet and expand its Christian mission.

By utilizing a percentage of the annual earnings of the church's Endowment Fund, it continues to grow and provide a permanent source of income to support the church's Christian outreach with a variety of special ministry opportunities. An appointed committee works to increase participation in the KLC Endowment Fund.

The motivation to make a gift to Kinsmen is as varied as the people who make these gifts. But there is an unmistakable common thread — it is the heartfelt desire to make a difference. That difference may not be evident until future generations, yet this commitment to stewardship runs deep within our faith and lives.



Gift Options

Donors can make contributions to the KLC Endowment Fund through a multitude of options. Gifts of all sizes and in many forms are welcome.

CASH

A gift of cash is one way to realize your charitable objectives. Cash gifts may qualify as a charitable deduction for federal income tax purposes and are fully deductible up to 50% of your adjusted gross income in the year that the gift is made. Deduction amounts exceeding this limit may be carried forward up to five additional years.

SECURITIES

Gifts of appreciated securities (stocks, bonds, and stock in closely held companies) can also be given to the KLC Endowment Fund. You can completely bypass capital gains tax and deduct the full current fair market value of the gift of securities, equaling up to 30% of your adjusted gross income in the year of the gift. Excess can be carried up to five additional years.

BEQUESTS

Through your will, you can perpetuate good works with a living memorial. The KLC Endowment Fund can be beneficiary of all or a portion of your estate, the recipient of a specified gift or contingent bequest, or the ultimate beneficiary of a charitable remainder trust. Bequests are deductible for federal estate tax purposes.

LIFE INSURANCE

There are several ways to give life insurance. You can give a life insurance policy that you already own, give a new contract, or name the KLC Endowment Fund as a beneficiary. In addition to estate tax benefits, the donor may also gain an income tax deduction.

REAL ESTATE

A gift of property held for more than one year can provide the same federal tax advantages as a gift of securities. You can also choose to retain the right to live in a donated residence after your gift has been made.

GIFTS WITH A LIFETIME INCOME INTEREST

Deferred gifts include gifts in which you make an irrevocable transfer of assets to a charitable remainder trust and receive in return a lifetime income interest for specified beneficiaries: the donor, a spouse, children, or a friend. Thereafter, the KLC Endowment Fund receives the assets.