



Lutheran Bible Translators

Additional Giving Opportunities

Many financial planners, working with a variety of different foundations, are available to help you with strategies for investing your resources most effectively. Prayerfully consider if God is leading you to choose one of these options.

Stocks & Securities Transfer

Gifts of securities may offer significant tax advantages and are easy to make. To ensure these tax benefits, it is best to transfer the securities via electronic transfer, using the Depository Trust Company (DTC) system.

Consult with your broker to initiate the security donation transaction. Our receiving firm is:

- Charles Schwab
- DTC: 0164
- Code: 40
- Account: 8380-8613

Please ask your broker to include your name on the transaction.

Please directly let us know that you have made the donation through your broker.

This is important if you need a tax receipt. The security tax deductible value is based on the average share price on the date of the transfer multiplied by number of shares.

Wills and Living Trusts

Many people strengthen their legacy by including Lutheran Bible Translators in their will and/or trust. It shows future generations how important God's Word and His mission are to you.

A charitable bequest consists of one or two sentences in your will or living trust that leaves a specific gift, a gift contingent upon certain events, or a percentage of your estate to LBT. For example, *"I bequeath to Lutheran Bible Translators (Tax ID #95-2630437) an amount equal to 25% of the net value of my*

estate" (or "the sum of ___ dollars", or "all the rest, residue, and remainder of my estate").

A charitable bequest can be accomplished by adding to an existing will or drafting a new one. If you have a moderate or large estate, you may find it desirable to create a living trust.

Please consult your attorney to make the appropriate changes.

Designating Beneficiaries

You can simplify the work of the executor of your estate by designating primary and secondary beneficiaries of key assets. Life insurance, your IRA, 401(k), and several other retirement plans allow you to transfer your asset at the time of your death by a beneficiary designation. Normally, the beneficiaries are named on the instrument and the money will be transferred directly to the beneficiaries.

Check with the custodian of your life insurance, IRA or 401(k) and ask for the form that allows you to designate your primary and contingent beneficiaries. To name Lutheran Bible Translators, put *"Lutheran Bible Translators (Tax ID #95-2630437)"*.

Retirement Plans, IRAs, and Income Tax

Many people wonder how they can give more during their retirement years. If you have to pay income tax on your retirement income, you might be able to make a gift directly from the plan. The advantage to you is that the money is not considered income and

therefore is not taxed. The money that you would have otherwise given to Uncle Sam can be given along with the contribution, allowing you to increase your participation in Bible translation.

Talk with your tax advisor to see if this works for you.

Life Insurance

You may find you are “over insured”. We often enjoy long lives and watch our family change from the place where they were dependent financially upon us. If you find that you have more insurance than you need, you may want to name Lutheran Bible Translators as a beneficiary.

Contact the custodian of your life insurance and ask for the form that allows you to designate your primary and contingent beneficiaries. To name Lutheran Bible Translators, put “*Lutheran Bible Translators (Tax ID #95-2630437)*”.

Donor Advised Funds

If you have significant financial assets, you may find that a Donor Advised Fund (DAF) is a simple and efficient way to help ministries you love. A DAF allows you to make a large tax-deductible contribution to the DAF in one year but spread out the disbursement over multiple years.

By establishing such a fund, you can time the gifts you make (for investment or tax reasons), and you can later select the ministries you want to benefit from your gifts.

Charitable Gift Annuity

Many of our friends, especially those age 70 and above, are very interested in the security of a fixed income from a charitable gift annuity. As a donor, you make a sizable gift to charity using cash, securities or possibly other assets. In return, you become eligible to take a partial tax deduction for your donation, plus you receive a fixed stream of income from the charity for the rest of your life.

For a husband and wife, the payments can last until both have passed away.

Charitable Remainder Trusts

Charitable remainder trusts are especially helpful for individuals who have significant appreciated assets such as rental property, land or stock. It combines substantial tax savings with the ability to produce income for you or your family.

You transfer your appreciated assets into the trust. The trust can provide an income to care for yourself and your spouse, optionally providing income to your children, and then make a significant final gift to Lutheran Bible Translators.

Workplace Giving

There may be advantages to give through your workplace. Many companies match charitable donations by employees.

Check with your employer to see if you can make donations to Lutheran Bible Translators directly from your salary. Ask if they have a matching program and how your gifts can qualify.

Thrivent Choice Dollars

If you own a qualifying Thrivent product, such as insurance or annuities, and you have Choice Dollars available to direct, you can donate to Lutheran Bible Translators through Thrivent Choice. This costs you nothing but allows you to increase your impact in Bible translation.

Go to **Thrivent.com/thriventchoice** or call **800-847-4836** for assistance. Choice Dollars must be designated by March 31 of each calendar year.

Micro-donation Platforms

A number of companies encourage you to shop on their site by offering to make donations to charity when you purchase through them. For example, shopping on Amazon by starting at **smile.amazon.com** allows you to designate a small portion of your purchases to Lutheran Bible Translators.