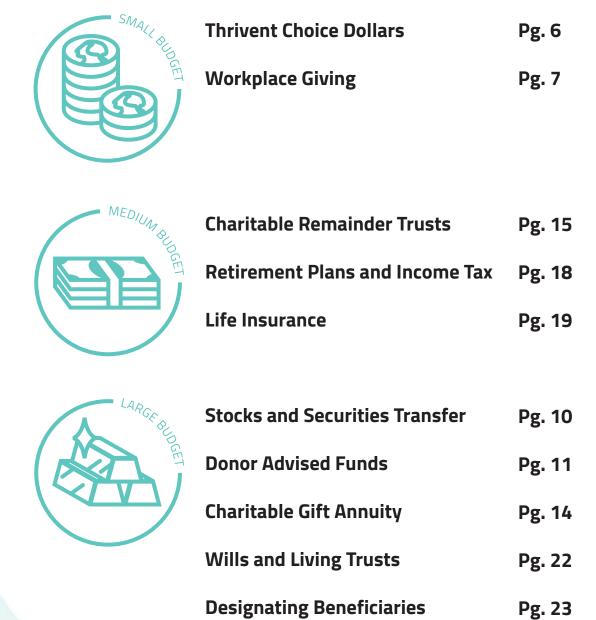




PLAN FOR TODAY



PLAN FOR TOMORROW

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STOCKS AND SECURITIES TRANSFER GIFTS OF SECURITIES MAY OFFER SIGNIFICANT TAX ADVANTAGES AND ARE EASY TO MAKE.

Your security tax deductible value is based on the average share price on the date of the transfer multiplied by number of shares. 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: 8029-0130

Please ask your broker to include your name on the transaction. To get your tax receipt, contact Lutheran Bible Translators and let them know you have made a donation through your broker.





DONOR ADVISED FUNDS DONOR ADVISED FUNDS ARE OFTEN AN EFFICIENT WAY TO GIVE LARGE DONATIONS.

A Donor Advised Fund (DAF) allows you to make a large taxdeductible 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.

Contact your DAF and make a Distribution Request for Lutheran Bible Translators.









CHARITABLE GIFT ANNUITY A CHARITABLE GIFT ANNUITY CREATES SECURE, FIXED INCOME FOR THE DONOR.

Charitable Gift Annuities start with 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, and you receive a fixed stream of income from the charity for the rest of your life (this is especially beneficial to those over 70). For married couples, the payments can last until both have passed away.

Contact your financial advisor or foundation such as LCMS Foundation to designate gifts to Lutheran Bible Translators.





CHARITABLE REMAINDER TRUSTS CHARITABLE REMAINDER TRUSTS PRODUCE INCOME FOR YOU AND YOUR FAMILY, AND MAKE A SIGNIFICANT GIFT.

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.

Transfer your appreciated assets into the trust. In addition to substantial tax savings, the trust can provide an income to care for yourself, your spouse and your children. You can designate it's final, significant gift to Lutheran Bible Translators.

Consult your financial advisor about a trust.







RETIREMENT PLANS AND INCOME TAX FOR RETIREES, IT IS SOMETIMES POSSIBLE TO GIVE INCOME TAX DOLLARS TO CHARITABLE ORGANIZATIONS.

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 sharing the hope and light of God's word.

Talk with your tax advisor to see if this is an option for you.

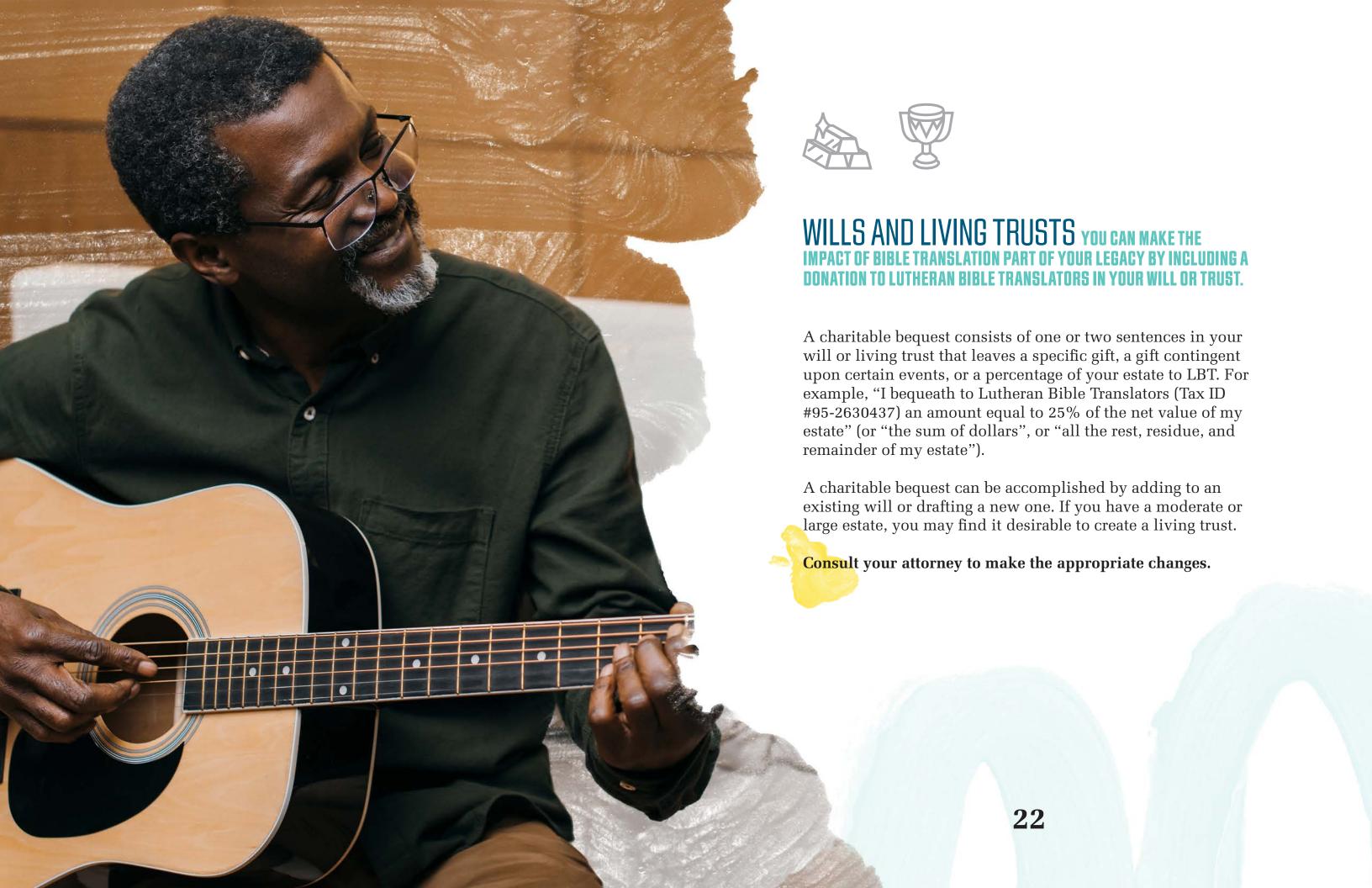


LIFE INSURANCE you may find you are "over insured". The excess can be donated to luther an bible translators.

People often enjoy long lives and find that their families are no longer financially dependent on them as they once were. 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. Include "Lutheran Bible Translators (Tax ID #95-2630437)".









DESIGNATING BENEFICIARIES LUTHERAN BIBLE TRANSLATORS CAN BE NAMED A BENEFICIARY OF YOUR 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. You can simplify the work of the executor of your estate by designating primary and secondary beneficiaries. 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)".



PUT GOD'S WORD IN THEIR HANDS

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