



Plan Your Impact

THRIVENT CHOICE DOLLARS

IF YOU ARE A THRIVENT MEMBER, YOU MAY HAVE FUNDS WAITING TO BE DONATED.

If you pay for qualifying services from Thrivent, such as insurance or annuities, your account is awarded with Choice Dollars that are used to benefit nonprofits. You can donate to Lutheran Bible Translators through Thrivent Choice. This costs you nothing and allows you to increase your contributions to Bible translation.

Go to Thrivent.com/thriventchoice or call 800-847-4836 for assistance. Choice Dollars must be designated by March 31 of the year after they are awarded.

WORKPLACE GIVING

YOUR DONATIONS MAY STRETCH FARTHER BY GIVING THROUGH YOUR WORKPLACE.

Many companies allow you to give directly from your salary, and may match your charitable contributions to Lutheran Bible Translators.

Ask your employer about matching programs and details about how to make your gifts qualify.

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 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.

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

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:

Commerce Trust Company
DTC #2170, ID #26447, Agent #26388
FBO: Lutheran Bible Translators Gifts
Account #69-0349-03-0

Please ask your broker to include your name on the transaction. To ensure you receive proper acknowledgment for your generous gift to Lutheran Bible Translators, please contact us to let us know you have initiated the donation.

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.

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.

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 LUTHERAN 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)".

WILLS AND LIVING TRUSTS

YOU CAN MAKE THE IMPACT OF BIBLE TRANSLATION PART OF YOUR LEGACY BY INCLUDING A DONATION TO LUTHERAN BIBLE TRANSLATORS IN YOUR WILL OR TRUST.

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.

Consult your attorney to make the appropriate changes.

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)".

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Lutheran Bible Translators is a 501(c)(3) tax-exempt organization and your gift is tax deductible to the extent allowed by law.