How Can We Help?

☐ Please contact me with more information about planned gifts and estate planning strategies.

☐ I have already included Lutheran Mission Society of Maryland in my will or trust.

The best way to contact me is by:

☐ Email ☐ Mail ☐ Telephone

Name _____

Street _____

City _____

State/Zip _____

Phone 1 _____

Phone 2 _____

Email _____

(All inquiries are treated with complete confidentiality.)

This information is not inteneded as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

Lutheran Mission Society
601 Hammonds Lane
Baltimore, MD 21225

www.LutheranMissionSociety.org

REV. 2016.02

Giving to

Lutheran Mission Society

There are Many Ways to Give:

Let's Start with Ways that Fit Most Everyone

- **Cash Gifts** – Including checks, cash, money orders, bank drafts.

- **Monthly Giving** – We offer electronic funds transfers (EFT) processed through Lutheran Church Extension Fund to draw a designated gift from your checking or savings account each month. You may change or cancel the withdrawals at any time, and gifts are tax-deductible at year end.

- **Credit or Debit Card** – You may donate online at www.LutheranMissionSociety.org where donations are safely processed through Network for Good. (If you wish, you may also pay the 5% processing fee to enhance the end result of your gift.)

Non-Cash Giving

- **Vehicle Donations** – A great way to help the Mission Society, dispose of an unneeded car, truck or SUV, and receive a tax deduction at the same time. We are licensed by the MVA. It's easy, fast – and you'll receive the friendliest service found anywhere.

- **In-Kind (Non-Cash) Items** – We gladly accept the donations of new and used items (clothing, furniture, house wares, jewelry, toys, electronics, collectibles, etc.) Items must be in clean, usable condition, and may be taken to any of the Compassion Centers listed on the back of this brochure. Non-perishable food items are always in need for Compassion Center pantries. You will be provided with a tax receipt.

  – For furniture and larger items, call 410-636-0123 to arrange a pick-up. –

- **In-Kind (Non-Cash) Services** – The Mission Society is always in need of skilled and professional services to help keep us rolling – plumbers, electricians, roofers, carpenters, auto mechanics, etc.

- **Thrivent CHOICE** – Thrivent Financial members accumulate CHOICE "dollars" that may be directed to the Lutheran Mission Society. For more information, or to direct your CHOICE dollars, call Thrivent at 1-800-THRIVENT (1-800-847-4836) and state "Thrivent Choice" at the prompt.

Learn More

Call 410-636-0123 or email giving@lutheranmissionsociety.org

Ways to GIVE

There are Many Ways to Give to the Lutheran Mission Society:

Let Us Help Find What's Right for You

We would be happy to help you find a match between your Christian giving goals and the needs of the Lutheran Mission Society ministries.

Your financial and legal advisors can also provide important input in making your decisions, so please make sure you consult with them as well.

Below are listed some of the ways available to support the work of the Mission Society. Please give these your prayerful consideration, and choose what is right for your life situation.

- **Wills & Estates** – Charitable gifts can be made from your estate with a stated designation through a will. After your death and after probate, a will directs and disburses your assets as stated in your will, but you maintain control over the asset during your lifetime.

- **Real Estate** – Any type of real estate you own can be donated to further the Lutheran Mission Society ministries – including houses, farms, undeveloped land, vacation homes or business properties. A gift of real estate can be made free of capital gains taxation. Another option is gifting these assets through a revocable living trust; an irrevocable deferred gift; or a deferred life estate gift, giving you more control over the assets until they are transferred.

- **Business Interests** – Gifts of inventory, services and assets held for business purposes may be donated, resulting in tax benefits for your business.

- **Annuities** – A contractual agreement between the donor and the Lutheran Mission Society, whereby LMS, through a foundation, pays a lifetime of fixed payments to the donor, who has gifted assets to LMS. This arrangement can provide a substantial tax advantage to the donor.

- **Life Insurance** – Later in life, the need for life insurance wanes, so you may consider using an existing capital funded policy to further LMS ministries. This can be done by changing your beneficiary or funding an annuity with the proceeds. Positive tax implications can be discussed with your tax advisor.

- **Stocks, Bonds, Mutual Funds & Securities** – Depending on whether or not these assets have appreciated or depreciated over time, the approach would vary. Appreciated stock, bonds, and securities, when sold, may be subject to steep capital gains taxation – taxes that can be avoided if gifted to the Lutheran Mission Society.

- **Retirement Assets** – Retirement assets, such as tax-deferred retirement accounts (401k and IRA), are subject to income and estate taxes. Using these assets to further our ministry can offer you a positive tax effect and is easy. This normally doesn't require an attorney or tax advisor and can often be accomplished without incurring fees.

- **Revocable Living Trust** – These are designed to assist you in the distribution of assets by providing for your needs today while designating future gifts. These gifts are revocable and can be changed or adjusted during your lifetime and carried out upon your passing.

- **Charitable Remainder Unitrust** – This is an irrevocable donation of cash, securities or property to the Lutheran Mission Society. You receive income from a foundation and the principal transfers to LMS at a specified time into the future. Tax advantages can be taken in the year of the donation, and those assets are removed from your estate reducing later estate taxation.

- **Required Minimum Distribution (RMD) and Qualified Charitable Distribution (QCD)** – Once you reach age 70½, you are required to withdraw Minimum Distribution (RMD) each year from your tax-deferred retirement savings accounts. This includes your IRAs (with the exception of Roth IRAs) and any qualified retirement accounts you hold with a former employee. Your RMD can be payed directly to LMS and designated as a qualified charitable distribution on your tax return. This will satisfy your distribution requirement, and you won't have to pay income taxes on that money.

Learn More

If you would like to learn more about giving to the Lutheran Mission Society, please call 410-636-0123 or email giving@lutheranmissionsociety.org