

## MAKING A GIFT THROUGH YOUR ESTATE

Most people would like to leave the world a bit better than when we entered into it. When it comes to the church and missions, you can have that opportunity through being thoughtful with your estate plans.

- **Consider a bequest.** Gifts through your will can be of a particular item, dollar amount or percentage of your estate. They can be contingent (passing to ACSF only if another beneficiary dies before you) or in trust, providing income to your spouse or children before passing for our benefit.
- **Give Life Insurance.** Consider naming ACSF as the beneficiary of a policy on your life or contribute an old policy that you no longer need. Tax savings are excellent.
- **Leave Bank Accounts.** Ask the account manager how savings or checking accounts, CDs or other financial accounts can be made payable to ACSF upon your death.
- **Remember Us** as a beneficiary of your revocable living trust.
- **Leave Tax-Burdened Property.** Your estate can save both income taxes and estate taxes if you make ACSF beneficiary of part of all of your IRA or other retirement account. Family members might keep only 40 cents on the dollar, after taxes, from these assets. U.S. savings bonds also make tax-wise bequests.

We would love to be able to talk over all the possibilities with you and your advisors. Simply give us a call and schedule an appointment.

### CONTACT US:

ACSF's planned giving program is here to assist you in any way we can. Our staff can help you discover the options that work best for you. Simply contact us, and we will help however we can.

### African Christian Schools Foundation

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### CONTACT US:

You can also visit our website about various gift-giving options available. You can also donate online easily and quickly.



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[WWW.AFRICANCHRISTIANSCHOOLS.ORG](http://WWW.AFRICANCHRISTIANSCHOOLS.ORG)



## Making a Kingdom Difference with my Final Estate.

Many people today want to make a difference in the Kingdom of God. The truth is that there are many ways that you can make a difference for our future and the future of Christian education in Africa.

Gift planning combines financial planning, estate planning and tax planning techniques to enable friends to make gifts of surprising significance, often with dramatic tax and financial rewards.

The need for careful planning becomes clear when people consider the basic questions involved in making an important gift:

-What should I give?

-How should I give?

-When should I give?

-Are there special purposes my gift could accomplish?



### PLANNING WHAT TO GIVE

Surprisingly, there are different tax results from giving different types of property. Consider for example, highly appreciated securities. If stocks have been owned more than one year, then donors can deduct not just their original cost, but also any “paper profit” present in the gift. Best of all, no capital gains taxes are due when you give securities. Real estate, mutual funds and other types of property offer the same advantages. At death, it makes sense to leave “tax-burdened” assets, such as U.S. savings bonds and death benefits from retirement accounts, to charities, thus allowing heirs to avoid income and death taxes.

### PLANNING HOW TO GIVE

You may want to join the many partners to ACSF by helping the work through bequests — gifts through their wills or living trusts. Or, you may prefer the simplicity of an immediate gift of cash or property. By tailoring your gift to fit your personal situation, you can gain maximum tax rewards, maintain financial security and make a truly meaningful contribution.



### PLANNING WHEN TO GIVE

Many people plan gifts at year-end to provide important tax deductions. Or, they may find charitable contributions most helpful in years when they have a large influx of taxable income, from a sale of a business or successful investment, a conversion of a regular IRA to a Roth IRA, or a bonus at work.

The most practical time to make significant gifts may be through your estate plan, by means of a will, living trust or beneficiary designation on a life insurance policy or retirement account. Such gifts are wholly revocable while you are alive and may save significant taxes for your estate.

### PLANNING YOUR GIFTS WITH PURPOSE

Your support should be carefully planned to ensure your personal satisfaction. Your gift can be established as a memorial to a loved one or special friend. You may want to earmark your gift for a particular program or purpose, or simply say that your gift may be applied wherever the need is greatest. We also invite gifts to help build our endowment, which will help the foundation be active the African mission field for many years to come.

ACSF invites you to explore with us the many sides of your own planned giving and the meaning of your personal philanthropy can have for both you and our future!

