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*Hope for a brighter future.*

## About Planned Giving

Planned giving does not have to be complicated. It is simply a way to plan ahead so that your gifts do the most good for the people and ministries you care about. Each gift, regardless of the amount, makes a world of difference.

Most planned gifts are made through a simple will, but there are additional options. A financial advisor can help you decide if other planned giving methods, like the ones listed below, may be best for your individual situation.

- A simple will
- Charitable Gift Annuities
- Trust
- Life Insurance and Retirement Plans

Q: What if I don't have a lot of money to give?

A: Whether you believe you have a lot of money or not, it is wise to make plans for the future. Everyone needs a will so your family will know your wishes. You can often avoid certain estate taxes\* by planning ahead so that whatever remains after you pass away can be used effectively.

*\*A financial advisor can give you specific information on planned giving and taxes.*

Q: How do I know how much money I will need in my later years or how much will be left over when I am gone?

A: No one is certain exactly how much money will remain at the end of their life. You can make your plans in a way that takes care of your loved ones first and then benefits charity. Planned gifts like Charitable Gift Annuities can even help provide extra income during your retirement years.

Q: When is the best time to write my will or think about planned gifts?

A: The best time is right now. Do not wait for a crisis. You can always make changes to a will in the future, but there is no better time than now to make your plans.

Q: How do I know where to start?

A: A trusted financial advisor can help you begin the process and Begin Anew can guide you to the right place for advice.

*If you have any additional questions, please contact Pam Bryant at (615) 428-2457.*