

Introduction to Planned Giving & Estate Planning Basics



Planned Giving
& Trust Services

Seventh-day Adventist[®] Church
NEW JERSEY CONFERENCE

Disclaimer

Planned Giving and Trust Services Staff are not lawyers, CPA's or financial advisors, and nothing said in this presentation is intended as legal, financial, or estate planning advice. Our services offer information for members, and we are trained in gift planning through the North American Division of SDA.

Gift results may vary. Consult your personal financial advisor, attorney, or CPA for information specific to your situation.

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What is Planned Giving?

Planned Giving is the process of stewarding resources and possessions to meet personal, family and charitable goals.

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What is Estate Planning?

This important stewardship of the property that God has entrusted to you can both protect and provide for your family. Through an estate plan you create security for your family and peace of mind for yourself by creating documents such as **a will, a trust, powers of attorney, or healthcare directives.**

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“Your estate plan
is a gift allowing your
family to focus on

memories

not challenges.”

—Eve Rusk

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Philanthropy

connects

*mission to
opportunity*

How can PGTS help with creating an estate plan?

- Attorney fee reimbursement for Will's with gifts of 10% remainder, or trusts with gifts of 15% remainder (includes POA and Living Will)
- Free informative seminars and services on estate planning for your church or school
- Personal visit from a staff member to discuss the estate planning needs of you and your family
- Access to the NAD's range of gift planning resources and Trust Services

NJC does not accept fiduciary roles in Wills or Trusts on behalf of members. Other options may be available through Western Adventist Foundation.



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Wills

Who needs a Will?

- Every adult who has accumulated a lifetime of assets.
- Young parents who are concerned about the guardianship of their children in the event of a common disaster.
- Single persons of all ages who desire to direct what is to happen to their assets

Is a Will necessary?

If you pass away without a Will, the court must divide your property according to the law of the state in which you reside at the time of death. These laws do not take into consideration the educational or financial needs of your family, or the Lord's work.

The New Jersey Conference and its employees no longer accept the role of Executor/Personal

Representative in new Wills



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Trusts

Assets in trust by-pass probate (succession) helping to save your estate time and could save money if you have a more complex estate. Reasons to consider a Trust:

- When you have many properties/assets in your estate
- To make provisions for your children that will ensure responsible management of assets (spend-thrift protection)
- Ensure family's privacy and all information is kept in strict confidence
- When you desire a complex distribution
- Assure that beneficiaries will receive regular trust income or special care

The New Jersey Conference and its employees no longer accept the role of trustee

or successor trustee on new living Trusts.



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ADVENTIST DONOR GIFT FUND

1. Contribute

Make irrevocable gifts of cash, securities, or complex assets to the Adventist Donor Gift Fund, with a split into two accounts:

- *25% to Adventist Only Account:* Grant to an Adventist Participating Organization only
- *75% to Discretionary Account:* Grant to eligible charities (including Adventist Organizations)

2. Invest

Recommend the investment strategy that best fits your giving plans.

3. Grant

Research charities and make grant recommendations online. Track grant and gift history, change investment options, view statements, and manage your account online.



Other Services

- Powers of Attorney
- Advanced Health Care Directives
- Connecting you with an adventist attorney
 - Matthew Bach, Esq. of North Brunswick NJ
(English, Korean)
 - Brunilda Bonilla, Esq. of Jersey City NJ (English
and Spanish)



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Services from WAF

“Founded in 1997 as a Seventh-day Adventist, nonprofit organization, WAF was brought into existence to assist Adventist entities by expertly managing their trust services and planned giving programs. Today the WAF team remains committed to the same values and goals we founded this organization over 20 years ago. We’re attorneys, administrators and MBA carrying business professionals with a vision—to be an active part of the mission and ministry of the Seventh-day Adventist Church through the work we do.”

- Trust Management and Charitable Remainder Trusts
- Charitable Gift Annuities
- Assistance with non-cash gifts



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Services from WAF: Revocable Cash Asset Trust (RCAT)

- Trust account that can be opened with a minimum of \$10,000 in cash assets
- The account can be closed, added to, or withdrawn
- The remainder of the account at death must go to an Adventist Charity



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Services from WAF: Charitable Gift Annuities

A person who enters into a charitable gift annuity agreement with a qualified charity makes an irrevocable gift to the organization and receives fixed payments for life

Step One

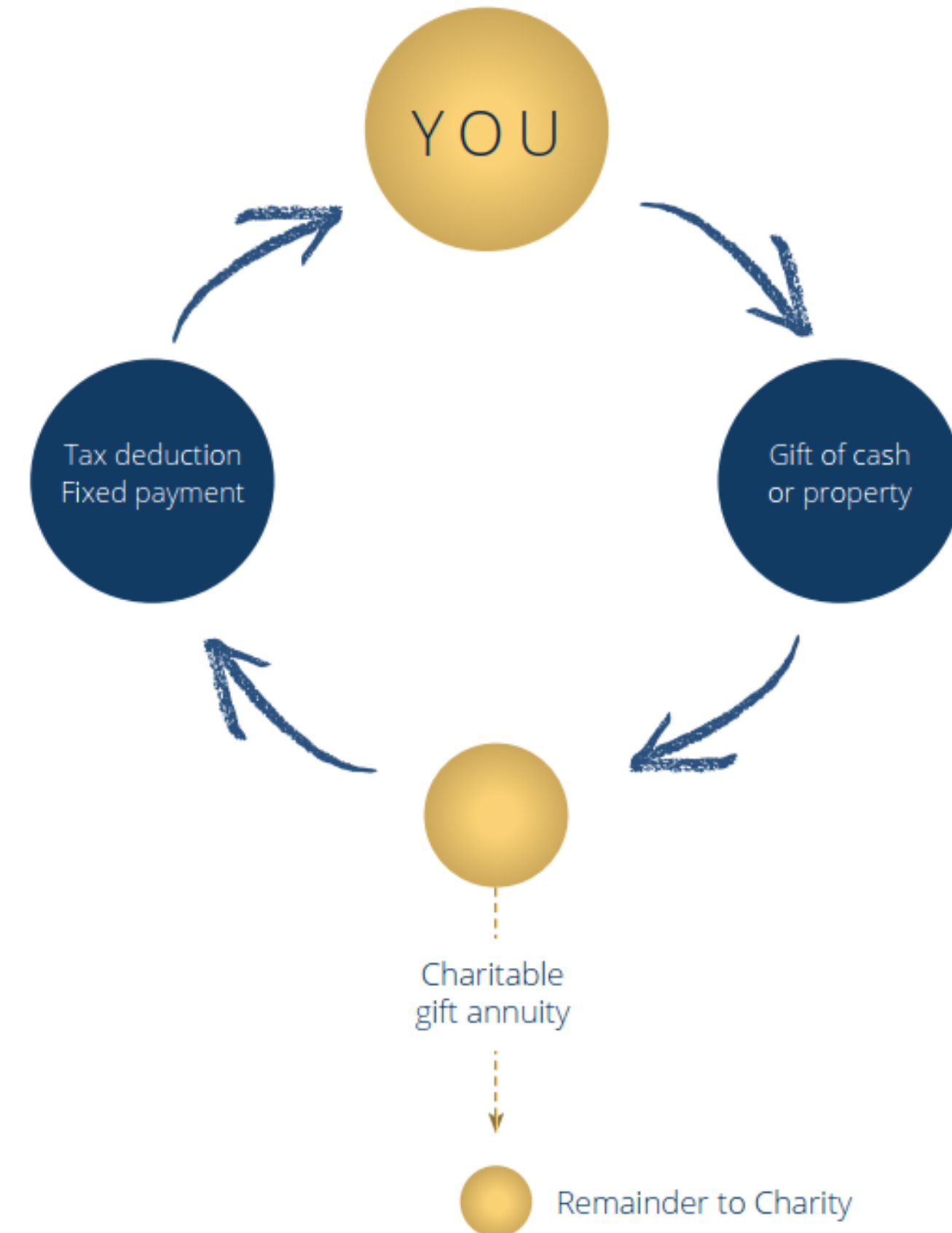
You, the donor, gift cash or other property to the charity.

Step Two

You will benefit from an income tax deduction, and the charity pays you a fixed amount based on current rates and other market variables at the outset of the annuity.

Step Three

At the end of the gift annuity, the remaining principal is passed on to the charity.



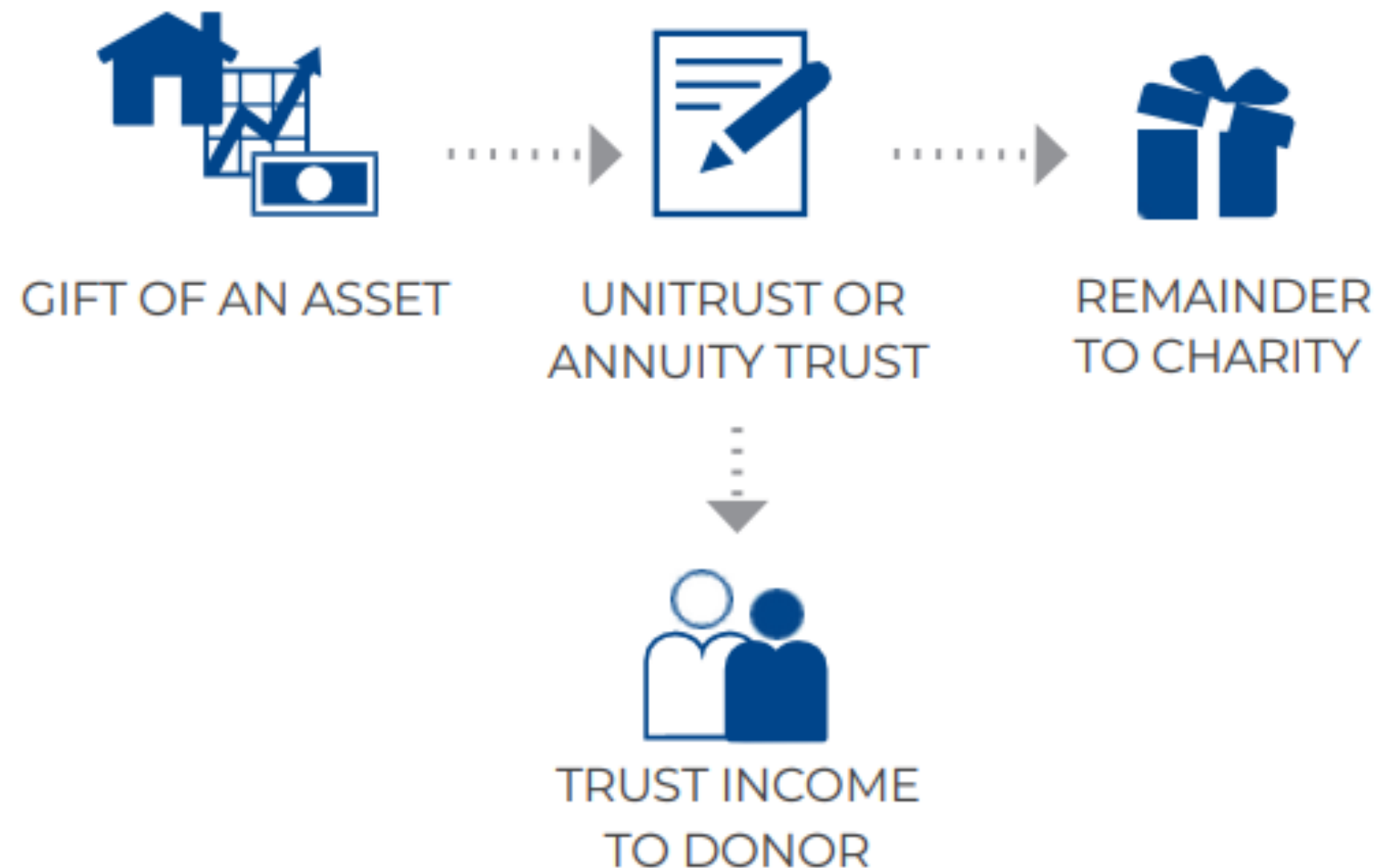
Services from WAF: Charitable Remainder Trust

Also called the "give-it-twice" trust, this trust allows you to transfer an IRA or other assets into a charitable trust with lifetime or term payments to one or more beneficiaries (children or others). The remainder of the trust goes to a charity of your choice at the end of term. This trust is an irrevocable contract.

Available through Western Adventist Foundation www.wafsda.org

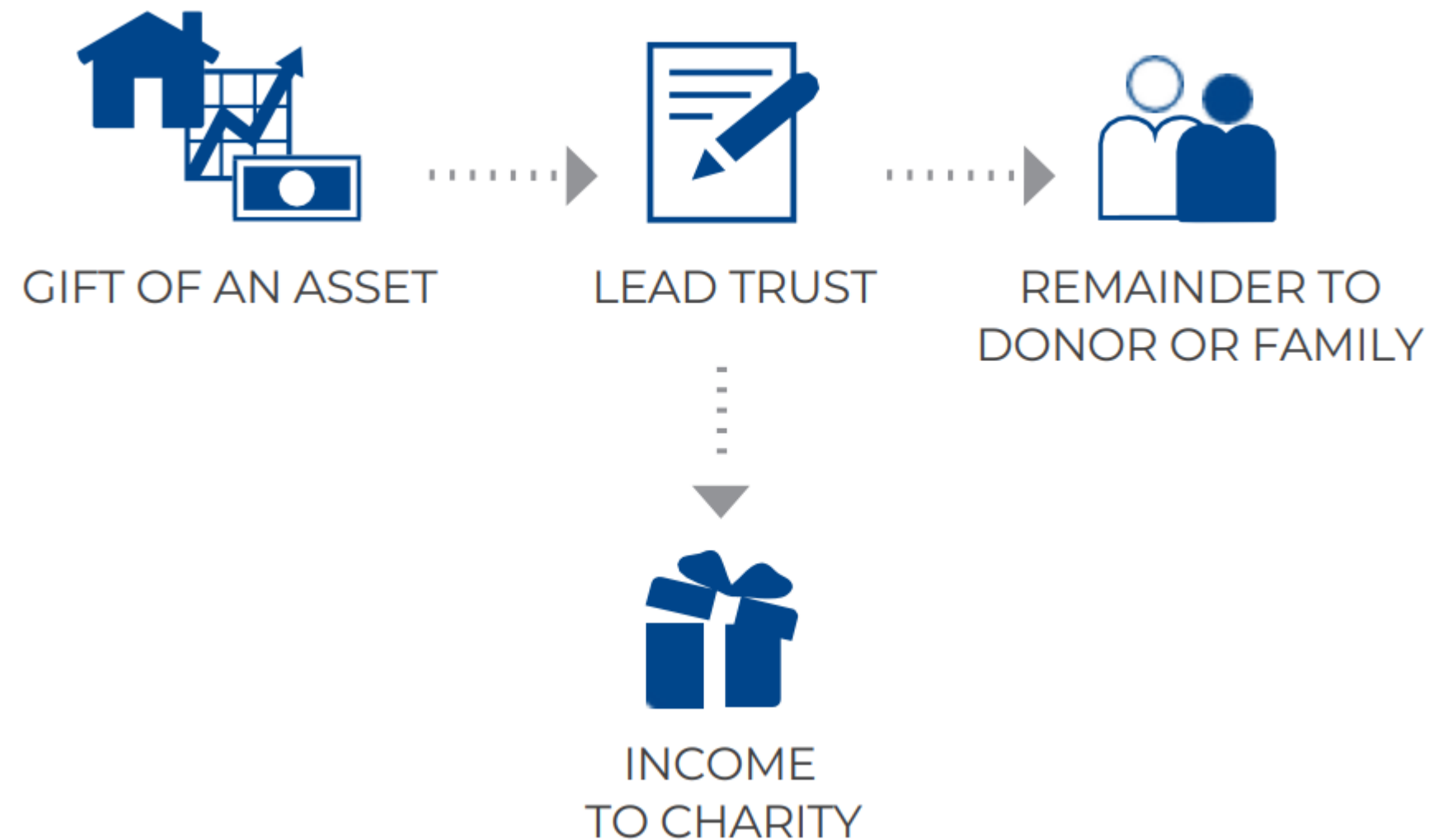
Charitable Remainder Trusts

The Charitable Remainder Trust (CRT) is funded with cash or property. It makes payments for a lifetime or a specified term of years to people you select, then distributes the remainder to charity.



Charitable Lead Trusts

The Family Charitable Lead Trust (CLT) is funded with cash or property and makes payments to our organization for a specified period, then distributes the trust property to beneficiaries you select.



ADMINISTRACIÓN Y PLANIFICACIÓN PATRIMONIAL:

SEMINARIO
POR ZOOM


Regístrese hoy:

[Haga clic aquí o visite](#)




[NJCSDA.ORG/TRUST-SERVICES](https://njcsda.org/trust-services)

**PARTE #1: COMO ADMINISTRAR
NUESTROS RECURSOS PARA LA HONRA
DE DIOS**

 **25 de abril del
2024 a las 6:00 pm**

**PARTE #2: COMO ADMINISTRAR
NUESTROS RECURSOS A TRAVÉS
DE LA PLANIFICACIÓN
PATRIMONIAL**

 **2 de mayo del
2024 a las 6:00 pm**

 (609) 802-0860  rlinares@njcsda.org



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Presentador: Hector Reyes

Director del Departamento de
Donaciones
Planificadas
y Servicios
Fiduciarios de
la División
Norteamericana



Upcoming Spanish Seminars:

Stewardship and Estate Planning:

April 25, 2024: Part 1, How to Steward our Resources for the Honor of God

May 2, 2024: Part 2, How to Steward our Resources through Estate Planning

Upcoming English Seminars:

May 14th---Render unto Caesar...but not more than required
- Tax-Advantaged Investments Options

August 27th---Creative Investments and Philanthropy-SURF,
RCATs, DAFs, & more

October 29th ---Attorney Panel- Ask our Panel of Attorneys
any Estate Question

To Register, email rlinares@njcsda.org
or call 609-802-0860



Upcoming Personal Finance and Stewardship Event in Spanish

Saturday, October 26, 3-6 pm

IN PERSON at the NJC Office!

More details TBA

English event coming in Spring, 2025

"And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work." -2 Corinthians 9:8



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Contact us today to get started



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