



“Your estate plan is a gift allowing your family to focus on **memories** not challenges.”

—Eve Rusk



Planned Giving
& Trust Services
Seventh-day Adventist Church
NEW JERSEY CONFERENCE

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How can NJC help with creating your estate plan?

NJC Planned Giving and Trust Services is uniquely poised to serve our members as they achieve their stewardship objectives both during and after their lifetimes. We understand your desire to care for your family's future, as well as your joy in assisting the advancement of the gospel and the message of Christ's soon return.

Certified PGTS staff are available to meet with members to guide them through the estate planning process and prepare them to meet with a lawyer. For those who want to leave a charitable legacy, we can help them create a gift plan customized to their family's needs.

If you desire to leave a gift to the New Jersey Conference or any of our organizations (such as your church, local school, ACS or Tranquility Camp). We will reimburse 100% of the attorney fees per household for Wills, POAs, or Trusts when you remember an NJC Organization with a 10% gift for Wills or 15% for Trusts. [Keep reading to learn more about our services...](#)

ADVENTIST DONOR GIFT FUND

Give

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

- 25% to Adventist Grants Only Account
- 75% to Discretionary Account: Grant to eligible charities (including Adventist Organizations)

Invest

Choose the investment strategy that fits your goals and see your gifts grow.

Grant

Give from your funds to charities of your choice at any time, in any amount

Revocable Living Trusts

Trusts provide way to handle large or complex estates without probate. A trustee (fiduciary) is designated to manage assets on behalf of beneficiaries. This can be especially helpful for those who own businesses, real estate, or have children who need special care.

Last Will & Testament

Who needs a Will?

- Adults who have accumulated a lifetime of assets, no matter how big or small
- Parents concerned for the guardianship and welfare of their children
- People who want a simple way to support the work of the gospel after they are gone

Is a Will necessary?

A Will is a legal avenue through which a number of issues are addressed:

- Naming an executor (a trusted person to handle your estate)
- Naming a legal guardian for minors
- Making gifts or transfers of property
- Reducing estate tax liability
- Providing structure to prevent stress and unnecessary expense for your family

Powers of Attorney and Living Wills

Who will make your financial or health decisions when you are no longer able to? Ask us about creating a

Power of Attorney for Healthcare or Finance, which names a trusted person to handle these decisions

Do you have preferences about what type of medical care and intervention you would like to receive at the end of your life, or if you become ill? We can help you **create a Living Will** to direct your physicians.

Services from Western Adventist Foundation

Serving SDA donors for over 20 years

Charitable Gift Annuity (CGA)

A CGA is a contract in which a donor makes an irrevocable gift to an SDA organization and receives a tax deduction and fixed income payments for life.

Charitable Remainder Trust

A charitable trust allows members to transfer many types of assets into it and leave the remainder to an SDA charity. When a trust is managed by WAF, the funds are invested according to a strategic template unique to each donor, and income can be received by the donor, beneficiaries, or an SDA entity.

Revocable Cash Asset Trust (RCAT)

The RCAT provides members with a way to place cash assets in a trust that will be invested by WAF, and can pay income to the donor or back to the RCAT. This revocable agreement allows the donor to add or remove funds at any time. At least 1% of the value of the RCAT must go to an Adventist Organization upon death or the termination of the trust.

Trusts may be ideal for people who...

- Desire a complex estate distribution
- Hold real estate in multiple states
- Need to avoid probate for large or complex assets
- Want to make a gift to their church or other SDA entity and receive income for themselves or their beneficiaries