



Guiding Principles

We are Spirit empowered & prayer based.

We are evangelistically compelled.

We are passionate about Biblical sexuality.

We promote and defend the sanctity of human life.

We implement best practices:

- We are team led and team driven.
- We are partnership driven.
- We empower personnel.
- We practice entrepreneurial thinking.
- We measure effectiveness.
- We do multiplication not addition.
- We resource for maximum ministry.
- We take a holistic approach.

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Cover photo: "Brotherhood"
by T. Rolf; © 2006

Planning Your Giving

*"for a generation to come, so that a people
yet unborn may praise the Lord." PSALM 102:18*



LIFE International

Why to Leave a LIFE Legacy

By including LIFE International in your will, you help people come to new life in Christ and save children from abortion for generations to come.

Our 501(c)(3) status under the Internal Revenue Code also provides a tax savings for you and your estate.

Four Kinds of Legacies

This brochure introduces four kinds of legacies:

- Bequests
- Charitable Remainder Trusts
- Gifts
- Charitable Lead Trusts

How to Leave a Legacy

Once you decide to leave a gift, your next step is to contact your attorney to help you draw up your will. Your attorney will need to know:

- Our legal name is LIFE International,
- We are a non-profit charitable organization, and
- Our EIN is 38-3625693.

For More Information

Please contact Kevin Pinner at kevin@lifeinternational.com or (616) 248-3300.

The information in this brochure pertains to residents of the United States.

Bequests



"I can see now why [this happened]. It was so I could believe in Jesus." —Yuuko

You can make your bequest for a specific sum, a piece of property, or the residue of your estate.

The Percentage Bequest: You designate that a specific percentage, anywhere from 1 - 100% of your estate, is left to LIFE International (LIFE). The greatest advantage of this structure is that, as your estate increases in value, your gift will keep pace and your support for LIFE will grow.

The Specific Amount Bequest: You include LIFE in your will or trust for a predetermined amount. For example, "I give, devise, and bequeath LIFE International, a nonprofit organization, located at 72 Ransom NE, Grand Rapids, MI 49503, the sum of \$xxxx.xx to be used by LIFE International to further its goal to multiply life-giving ministries wherever abortion exists in the world."

The Residuary Bequest: Perhaps you have itemized your will in order to leave specific property to particular beneficiaries. If you have, your estate will likely have a "residue" after all of your distributions have been made. By naming LIFE as the beneficiary of this residue, you simplify the probate process and ensure that the government doesn't allocate the remainder of your estate as it sees fit.

The Final Contingency Bequest: Your perfectly legal will may become invalid at probate if your named beneficiaries did not survive you. In this case, the courts decide how to divide your estate, up to and including the possibility that they will find no "valid heirs" and confiscate your estate. By naming LIFE as the final contingent beneficiary you ensure that your estate will not go to the IRS.

LIFE'S MISSION:
To multiply healthy
life-giving ministries
wherever abortion exists
around the world



Charitable Remainder Trust



"Ask of me, and I will
make the nations
your inheritance."
—PSALM 2:8

A Charitable Remainder Trust (CRT) benefits everyone. You and your spouse (or any noncharitable beneficiary) receive an income. LIFE is enriched to fund our mission to see people come into new life in Christ and the pre-born saved from abortion. Your heirs can receive an inheritance.

This trust is especially productive with underperforming assets.

Example: Bob and Mary Jones own stock in a local company. It pays a small dividend. They would like to sell the stock and reinvest for higher income and better diversification. Their accountant has told them that if they sell, they'll lose up to 20% of the gain to taxes, but if they transfer that stock to a CRT, they can avoid all capital gains taxes.

The Jones decide to gift the stock to a CRT; they enjoy a tax deduction for the gift and become managers of the CRT. As managers, they sell the stock (paying no taxes on the sale), invest for more income and greater diversification, and receive an income. Meanwhile, LIFE's mission will be funded in years to come.

How a CRT Works: You transfer property (stocks, bonds, income-producing real estate, even some privately held businesses) into an irrevocable CRT. Because the trust will benefit LIFE at a future date, you never pay capital gains taxes. When you transfer assets to the trust, you may claim an income tax deduction based on the present value of the amount that ultimately goes to the charity. Between receiving income tax deductions and avoiding capital gains taxes, you may save as much as 48 cents of every dollar you move to your CRT.

During your lifetime, you manage the CRT. You may sell and buy CRT property to increase its value; you may change the charitable beneficiaries. As the manager, you and your spouse (or any noncharitable beneficiary) receive a yearly income—a minimum of 5% of the trust. You can leave some of that income in the CRT to help it multiply faster, thereby saving it for your retirement years, but the trust's distributions must eventually equal 5%. You can also use a portion of your CRT income to pay for life insurance, which will provide an inheritance for your heirs.

How a CRT Benefits You

1) Because you've dedicated this property to LIFE, you qualify for an income tax deduction. Since the deduction is based on the anticipated present value of the amount when LIFE receives it in the future, the typical deduction is 20-50% of the trust's current value.

2) You avoid paying capital gains taxes (10-20% of the trust's value), maximizing your income and the impact your assets can have in the lives of the abortion-vulnerable.

3) During your lifetime, you or your beneficiaries receive yearly income (5-50%) from the CRT. If in some years you don't need the income, you can put off taking payments until a later date. This is a great way to build up future retirement income on a tax favored basis.

4) By using the CRT to pay for life insurance (e.g., a policy owned by a Wealth Replacement Trust), you can still provide an inheritance for your children while dedicating your assets to LIFE.



Our primary purpose
in this work is to
see people come to
new life in Christ and
pre-born lives
saved from abortion.

Gifts



"I went for an abortion,
and...I ended up
surrendering my life
to Jesus." —Janice

Gifts of Life Insurance: If you own life insurance that is no longer needed to protect your family members or business, consider transferring ownership of the policy to LIFE and naming us as beneficiary. Whether or not all premiums are paid, you may be entitled to an income tax deduction (and possibly an estate tax deduction) for such a gift.

You can also name LIFE as the primary or contingent beneficiary of a new or existing policy, without transferring ownership of the policy. During your lifetime, you retain ownership and have access to the policy's cash value, but realize no

tax benefits. After your passing, if the proceeds of the policy are paid to LIFE, your estate is entitled to an estate tax charitable deduction.

Gifts of Real Estate: Giving real estate is a way to further our work, while at the same time providing you with substantial tax benefits. A gift of a house, farm, vacation home, office building, undeveloped land, or other marketable property is a wonderful way to further LIFE's mission. You may select a way to give that best suits your needs. For example, you may choose to receive a lifetime income or retain lifetime use of your property. Of course, there are substantial tax benefits no matter how you choose to give real estate.

Gifts of Retirement Plan Assets: Many individuals have accumulated substantial sums in tax-deferred retirement accounts, which include profit-sharing plans, IRAs, 401(k)s and 403(b)s. These accounts are popular because the contributions are made with pre-tax dollars and the assets in the accounts grow tax-deferred. However, funds withdrawn from these accounts are usually taxed at both high income and estate tax rates. It is possible that at death, less than \$30 of \$100 in a retirement account will reach non-spouse beneficiaries.

Therefore, individuals planning to make charitable gifts at death should consider using retirement accounts to fulfill their wishes. By giving retirement account assets, donors avoid both income and estate taxes that would otherwise be due. Other less heavily taxed assets are then available to fulfill bequests to loved ones. As a result, loved ones receive more after tax.

Gifts of Stock: Gifts of stocks or bonds to LIFE are an important way to further LIFE's mission to bring life to the abortion-vulnerable. The best way for both you and LIFE's mission to benefit is to have your broker transfer your stocks directly to LIFE. That way, you can realize the best tax savings. In the United States you receive a twofold income tax benefit: a charitable deduction for the full present fair market value, and no tax on the appreciation.



LIFE'S PRIMARY FOCUS:
We develop, empower, and release
national partners to establish
healthy, life-giving ministries.

Charitable Lead Trust



"For where your
treasure is, there your
heart will be also."

—Luke 12:34

A Charitable Lead Trust (CLT) allows you to invest in charity, reduce taxes, and preserve an inheritance for your children. CLTs are especially fitting if you own income-producing, appreciating assets. With a CLT, you can transfer these assets to others (i.e., your children) without paying big gift taxes.

Example: Bob and Mary Jones own a warehouse. It is valued at \$1,000,000 and provides good cash flow. Bob and Mary would like to give it to their children during their lifetime, avoiding estate taxes of 40-50%, but even gift taxes could be as high as 50%. The Jones' advisors recommend they gift the warehouse to a CLT. The CLT will pass the warehouse on to their children in 15 years. During the term of the trust, the warehouse's income is paid to LIFE, which provides the Jones with a charitable deduction of as much as \$900,000, substantially reducing their gift tax.

How a CLT Works: You transfer nearly any type of property to a CLT (stocks, bonds, income-producing real estate, even some privately held businesses). The CLT then pays out income to LIFE, either for a set number of years or for your lifetime. The payment to LIFE can be the same amount each year (lead annuity trust) or a fixed percentage of the trust's annual value (lead unitrust).

Why a CLT Works: When you establish the CLT, your estate receives a gift tax deduction, offsetting the gift taxes you otherwise would pay on the day it passes the remainder to your heirs. Furthermore, from the time you establish the CLT until the day it passes the remainder to your heirs, all appreciation will have occurred outside of your estate and will not be subject to the gift or estate tax.

How a CLT Benefits Your Heirs: At the end of the CLT's designated term, the principal and all of its appreciation passes intact to your designated beneficiaries. The CLT is an exceptional way to transfer property to your children or other heirs at minimal tax cost. It is ideal if you are willing to forgo a portion of the investment income on an asset but don't want to force your heirs to surrender the principal.



"...that they may
have life..."

—John 10:10