

BUILDING A LEGACY

*with Maranatha
Volunteers International*

GIFTS | WILLS & TRUSTS | ANNUITIES



“EVERY MAN SHALL GIVE AS
HE IS ABLE, ACCORDING TO
THE BLESSING OF THE LORD
YOUR GOD WHICH HE HAS
GIVEN YOU.”

--*Deuteronomy 16:17*



Your involvement in Maranatha Volunteers International has made a significant impact on many lives, and we have been blessed by your commitment to service. Through the construction of urgently needed churches, schools, and other structures, we have been able to provide joy to thousands around the world—from congregations to families and volunteers. Thank you for sharing the love of Jesus Christ, and thank you for building a legacy of hope.

WILL YOU CHOOSE TO GROW THIS LEGACY, EVEN AFTER YOU'RE GONE?

The Maranatha Volunteers International Foundation invites you to plan for your future while making a lasting effect on a mission that you care about. We will help you create a giving plan that will not only benefit you and your loved ones but also support more opportunities for people to hear the Gospel of Jesus Christ.



THERE ARE A NUMBER OF WAYS YOU CAN MAKE A GIFT. EACH ONE PROVIDES DISTINCT ADVANTAGES FOR YOU AND YOUR LOVED ONES. THIS CHART BRIEFLY OUTLINES SOME OF THE OPTIONS AVAILABLE.

PLANNED GIFT	WHAT IS IT?
Charitable Bequest in your will or trust	Providing for Maranatha in your will or trust while maintaining control and use of assets during your lifetime.
Retained Life Estate	Deed your residence to Maranatha while retaining the right to use it during your lifetime.
Charitable Remainder Trust	Place asset into a trust that provides an annual income to you during your lifetime. Maranatha receives remaining trust principal at death.
Charitable Lead Trust	Place asset into a trust that provides annual income to Maranatha for specified time period, then heirs receive trust principal.
Gift Annuity	An annuity agreement between Maranatha and donor.

HOW DOES IT WORK?

Designate any asset or money in will or living trust to Maranatha as beneficiary.

Irrevocably deed home to Maranatha with a life lease clause.

Contribute assets into charitable remainder trust. Assets will be sold tax-free.

Transfer assets into charitable lead trust. Distributions will be made to Maranatha for a stated period and then assets are distributed to heirs.

A donation is given to Maranatha in exchange for fixed payments for life.

WHAT ARE THE BENEFITS?

- Continue ownership and control over property.
- Can revise bequest any time during your lifetime.
- Receive estate tax deduction.

- Current income tax deduction.
- Retain right to use home for rest of your life, a term of years, or a combination.
- Possible reduced probate costs and estate taxes.

- Receive annual income for life.
- Tax savings from charitable deduction.
- No capital gains tax from sale of appreciated property.

- Current income tax deduction.
- Receive charitable gift or estate tax reduction
- Eliminate gift or estate taxes for heirs.

- Current tax deduction.
- Receive fixed payments for life that may be partially tax-free.

TYPICAL GIFTS

Cash, investments, real estate, life insurance, retirement accounts

Primary home, second or vacation home, farm

Cash, investments, or real estate

Real estate or other growth property, works best with large estates

Generally cash or other investments



CHARITABLE BEQUEST

The charitable bequest is one of the most flexible planned gifts you can make to Maranatha. You create a bequest through your will or living trust, and while you are alive retain complete control of your bequest assets. You may revise or cancel your bequest at any time, should your circumstances or desires change. When your estate is settled, the final form of your bequest will determine what Maranatha receives and what it may do with it. Your estate will receive an estate tax deduction that is equal to the value of your gift, which may save estate taxes.

You can give a particular amount of money, a specific item (such as shares of stock or a valuable antique), or a specific fraction of the remainder of your estate once all other bequests, debts, and taxes have been paid. This last approach assures that your family will be taken care of before your estate makes a bequest to us.

How it Works

Tom has been going on Maranatha projects for decades, and missions are an important part of his life. So he decided to include Maranatha in his will. After some research with Maranatha's planned giving specialists, Tom decided to leave his house to Maranatha upon his death. A few years after writing the bequest, Tom went on a Maranatha trip to India, where he was deeply blessed. He decided to revise his bequest to give 75% of his home to Maranatha with 25% going to an orphanage in India.

Benefits Include:

1. Your estate will qualify for an estate tax deduction when it fulfills your bequest.
2. You will keep control over your bequest assets should you need them during your lifetime.
3. You will retain the flexibility to modify or cancel your gift anytime, should your circumstances or desires change.

RETAINED LIFE ESTATE

A retained life estate is a gift plan, defined by federal tax law, that allows you to donate your property, such as a home, to Maranatha while retaining the right to use it for the rest of your life.

When you create a retained life estate, you irrevocably deed to Maranatha your property, but you can still use it for the rest of your life. While you keep the right to use your property, you must continue to be responsible for all routine expenses, such as maintenance fees, insurance, property taxes, repairs, etc. You may also be able to rent your property to someone else or sell the property in cooperation with Maranatha.

Properties can include primary residences, vacation homes, and farms.

How it Works

Evelyn and Bill's lives changed when they went on a mission project to Zimbabwe, where they built a school. After that trip, they wanted to help Maranatha in a big way with a donation. However, with all their assets tied up in properties, they couldn't give right away. After discussing their intentions with a Maranatha planned giving specialist, Evelyn and Bill decided to give their vacation home in Hawaii to Maranatha. However, they still planned on using the property for vacations, so they created a retained life estate. This would allow them to continue using the home or even rent it out during their lifetime.

Benefits Include:

1. You will qualify for an income tax deduction.
2. You will retain the right to use your property for the rest of your life.
3. Your estate may benefit from reduced probate costs and estate taxes.





CHARITABLE REMAINDER TRUST

If you would like to receive income while making a gift to Maranatha, consider a charitable remainder trust. This irrevocable arrangement allows you to establish a trust and still receive income from the trust for life or a pre-determined amount of time. The income can go to you or a beneficiary. Once the time frame expires, the remainder of the assets is transferred to Maranatha.

The assets can include cash, securities, or real estate.

How it Works:

Ted and Gina wanted to simplify their life by selling properties and liquidating their assets. First on their list was selling their rental property. But they did not want to pay capital gains tax. They decided to transfer the property to Maranatha in a charitable remainder trust with a 15-year payout of 5% of the asset's current value. This is one of many different options for payouts that can be fixed or variable, depending on the circumstances.

Benefits Include:

1. You may qualify for a current income tax deduction.
2. You can receive income for a period of time with opportunity for the income to increase if the value of the asset grows.
3. You can receive the benefits of selling your assets without incurring capital gains tax.

CHARITABLE LEAD TRUST

A charitable lead trust is the flipside of a charitable remainder trust. This irrevocable arrangement creates a steady income to Maranatha for a period of time. When that time is complete, the remaining assets are transferred to your beneficiaries, tax-free.

The gains for your beneficiary are dependent on how the trust assets perform. If the investment does well, your beneficiary could receive a greater gift than first predicted. However, if the investment does not grow, there is a risk of your beneficiary receiving far less or nothing at all.

How it Works

Robert and Linda would like to give a large gift to Maranatha but also leave a sizeable amount to their daughter. Through the help of Maranatha's planned giving specialist, they established a \$1 million charitable lead trust, with Maranatha receiving \$50,000 each year for 20 years. There are many different options for payouts that can be fixed or variable, depending on the circumstances.

Benefits Include:

1. You may qualify for a current income tax deduction.
2. Your beneficiaries can receive the remaining assets, tax-free.



QUESTIONS ABOUT PLANNED GIVING

I'm not wealthy. How can I make an impact on Maranatha's mission?

Maranatha's mission is accomplished through the generosity of many people giving what they can. Anyone can make a difference! Also, you would be surprised at how much you actually have to offer—it's often more than you think.

Can I wait to do this until I'm older?

The most effective gifts are those done early in life, where the donor can make the decision on where the gift should go. It's never too early to begin planning for the future, especially since life is unpredictable. We never know what the future holds, and it is best to make important decisions thoughtfully and to plan ahead.

I don't live in California where Maranatha is located. How can someone help me?

We have contacts throughout the country, and our representatives are available to assist you, no matter where you live. We can also coordinate an "area meeting" for your church to offer a seminar about Planned Giving.

I would like to help, but how much does it cost to work with the Maranatha Foundation?

The Maranatha Board of Directors decided to make these services available to Maranatha supporters at no cost.

What are the risks of not planning?

If you don't plan, the government will have a plan for you.

I already have an attorney and/or CPA. Can I work with them?

Yes, we would like to work with them in creating the best plan. They know your circumstances, and our foundation will coordinate with your experts to achieve your goals.



“GIVE ORDERS TO THOSE WHO HAVE MONEY
AND GOODS IN THIS LIFE, NOT TO BE LIFTED
UP IN THEIR MINDS OR TO PUT THEIR HOPE
IN THE UNCERTAIN CHANCES OF WEALTH,
BUT IN GOD WHO GIVES US IN FULL
MEASURE ALL THINGS FOR OUR USE.”

1 Timothy 6:17





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