



## WELCOME!



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Welcome to the inaugural edition of the WELS Foundation newsletter! We are excited to provide information to you, our valued Foundation partners, to assist you in serving your donors.

This issue contains:

- CGA spotlight—p. 1
- Wording you can steal—p. 2
- Foundation freebie—p. 2
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- A CGA in action—p. 3
- Ways we can serve you—p. 4

WELS Foundation is here to serve you and your donors. Please reach out to me at any time. May God bless you and your ministry!

## GIFT SPOTLIGHT: Charitable Gift Annuities

Below is an explanation of charitable gift annuities that your donors may find helpful. [Direct your donors to this link to run a personalized gift annuity illustration based on their situation.](#)

### How does a charitable gift annuity work?

- 1 You make a gift of cash or securities to WELS Foundation.
- 2 You receive fixed income payments for life and a charitable income tax deduction.
- 3 After the Lord calls you home, the remainder is distributed to the ministries that are important to you.



### Is a charitable gift annuity right for you?

- You have at least \$10,000 in cash or securities (stocks, bonds, mutual funds) that you want to give.
- You wish to receive income payments for life.
- You would like to benefit from potential income tax and capital gains tax benefits.
- You wish to leave a legacy to support ministry after you are called home to heaven.

## STEAL THIS WORDING!

You won't get in trouble. We promise.

Most WELS members aren't aware of the charitable gift options that pay income to people. These charitable plans can provide a diversified source of supplemental retirement income for seniors. Perhaps your donor has expressed a desire to support your ministry but is concerned about their retirement income or low interest rates on their CDs. A charitable gift annuity may be the answer. Here is some wording you can steal and customize:

### CHARITABLE GIFT ANNUITIES: *A simple gift plan that pays you income for life*

Did you know that there are charitable giving plans that pay supplemental retirement income to seniors for life? These plans are not new. In fact, they have been around since 1831. In addition to quarterly income payments for life, you can receive significant tax benefits from your charitable gift. Fund the gift with appreciated assets to receive the maximum tax advantage.

Would you like to learn more? Please contact \_\_\_\_\_ and we will run the numbers for you and provide you with a personalized illustration to show how this could benefit you and the ministry of \_\_\_\_\_.

[Download this charitable gift annuity wording in a customizable Word document.](#)

### FOUNDATION FREEBIE

Free customized gift illustrations

Do you have donors over the age of 75 who may support your ministry through a charitable gift annuity? We thought so!

For a limited time, WELS Foundation will cover the cost for the planned giving service provider PG Calc to generate customized charitable gift annuity illustrations for appeal letters. This is an effective, personal way to show donors the impact of their planned gift.

[View a sample charitable gift annuity letter with a customized gift illustration.](#)

Interested? Contact Ann Jahns, WELS Foundation marketing coordinator, at [ann.jahns@wels.net](mailto:ann.jahns@wels.net) or 414-256-3255.

### DID YOU KNOW?

WELS Endowment Fund\* finishes in 90th percentile of Commonfund Study

In the 2019 *Council on Foundations—Commonfund Study of Investment of Endowments for Private and Community Foundations*<sup>®</sup>, the WELS Endowment Fund's 2019 net investment return of 22.39% **placed in the 90th percentile** of the 265 foundations that participated in the study.

The better the investment returns for the WELS Endowment Fund, the more the fund earns. This results in bigger distributions to our ministries that have an endowment fund through WELS Foundation—and those distributions help fund gospel work. In fiscal year 2020, WELS Foundation distributed **over \$2.9 million to WELS ministries** through the WELS Endowment Fund. We praise God for his blessings!

*For assistance in setting up an endowment fund to benefit your ministry, please contact us at [WELSFoundation@wels.net](mailto:WELSFoundation@wels.net) or 800-752-8940.*

*\*WELS Endowment Fund is managed by WELS Investment Funds.*



## A CHARITABLE GIFT ANNUITY IN ACTION

A life of quiet and faithful generosity

Before Jesus called her home, Marta\* told her pastor, “I don’t want my funeral to be about me, but only about the gospel of Jesus.” She provided him with detailed funeral instructions. She also made arrangements to ensure that her service to the Lord would continue after she went to heaven with an estate plan that even now continues to fund WELS ministries.

Born in Germany, Marta experienced the scarcity of the Great Depression and was a teenager when Hitler came to power. As the end of World War II approached and the Russians were closing in on eastern Germany, Marta and her mother fled to Berlin, seeking sanctuary with the Americans. Whatever savings they had in the bank was gone. As destitute refugees, they did what they could to earn a living and serve recovery efforts. Marta met an American soldier, Tom\*, and in 1949 they married. In 1950 they moved to the United States, and Marta proudly became an American citizen.

In the U.S., Marta taught high school German, and Tom worked in real estate. With the Lord’s blessing, they saved and invested, and their wealth increased. They were sad they couldn’t have children, but they

*\*names changed*



Each donor’s unique walk of faith leads to individual opportunities to support gospel ministry.\*\*

devoted their lives to serving God and their brothers and sisters in Christ.

After Tom died, Marta worked to carefully manage her assets. Her pastor suggested contacting the WELS Christian giving counselors in her area, and Marta valued their wise counsel. She established a trust for her property and named WELS as beneficiary. She arranged beneficiary designations—for the benefit of loved ones and the Lord’s work—on her savings and retirement accounts. In addition, she established a charitable gift annuity with WELS Foundation. This charitable gift annuity provided her an income for life and would benefit WELS ministries when she went to heaven.

When the Lord called Marta to her real home, this hard-working, unassuming, faithful woman was able to leave a substantial gift to continue the work of proclaiming Christ. Marta knew that everything she had was a gift from God, and that the only lasting difference she could make would be an investment in heavenly treasures: supporting gospel work to bring more people to heaven.

*\*\*To make a gift, contact your WELS mission advancement representative or local WELS Christian giving counselor.*

### WE WANT TO HEAR FROM YOU!

Let us know what content you’d like to see in future issues of this newsletter. How can we help you to serve your donors? We are grateful for your partnership in ministry.

Send content ideas and suggestions to Ann Jahns at [ann.jahns@wels.net](mailto:ann.jahns@wels.net) or **414-256-3255**. And sometimes we like to give away Northwestern Publishing House gift cards to show our appreciation. Submit ideas for this newsletter and you will be entered into a drawing to win. (Remember, you can’t win if you don’t play.)



So that future generations  
will know the goodness of God

WELS Foundation is here to help you serve your donors as they support your ministry. We provide the following giving opportunities and services to WELS members and ministries:

### Letters of Instruction

Letters of Instruction can facilitate your donors' desire to support your ministry.

- **Simple**—a signed agreement between your donor and WELS Foundation
- **Easy**—enables donors to give to one foundation and then they can have their gifts distributed to your ministry
- **Flexible**—can be changed at any time without changing the donor's will or numerous beneficiary designations
- **No cost**

### Processing Gifts

Processing gifts through WELS Foundation can make complex gifts simple and easy.

WELS Foundation can help process:

- Gifts of securities
- IRA qualified charitable distributions
- Real estate
- Life insurance
- Tangible personal property
- Crops or livestock
- Retained life estate
- Closely held stock
- Employee stock options
- Partnership interests

### Gifts that Provide an Income

Gifts of cash, securities, and/or real estate can provide a current income stream for your donors and/or their loved ones and a future distribution to your ministry.

WELS Foundation facilitates:

- Charitable gift annuities
  - Immediate payments
  - Deferred payments
  - Flexible deferred payments
- Charitable remainder trusts
  - Charitable remainder unit trusts
  - Charitable remainder annuity trusts
  - Charitable remainder FLIP trusts
- Charitable lead trusts

### Legacy Gifts *(made now or after death)*

A legacy gift can provide a source of ongoing financial support for your ministry.

- Donor advised funds
- Endowment funds established by:
  - Individuals or families
  - Congregations
  - WELS ministries

WELS Foundation is the foundation of choice for WELS members and ministries. It is the only foundation whose sole purpose is to facilitate donors' desires to support WELS ministries.