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We are excited to provide information to you, our valued WELS Foundation partners, to assist you in serving your donors.

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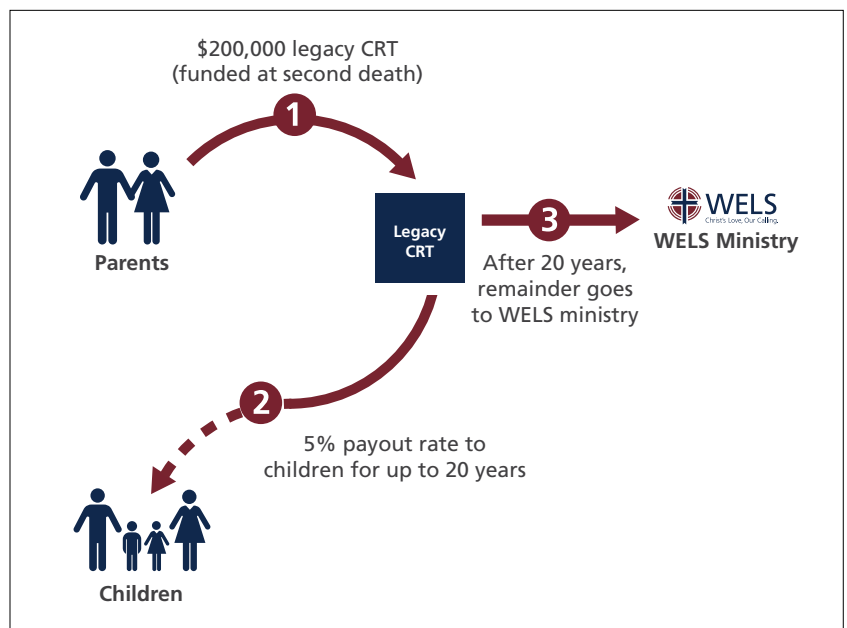
WELS Foundation is here to serve you and your donors. Please reach out to me at any time. May God bless you and your ministry!

Legacy charitable remainder trusts— a unique way to “give it twice”

The explanation below may be helpful for your donors.

How does a legacy charitable remainder trust work?

- 1 You create a will or trust.
- 2 After the Lord calls you home, the assets are transferred to the trust, and your heirs begin receiving income payments for up to 20 years.
- 3 After the trust ends, the remainder goes to the ministry or ministries you’ve designated.



[Download an electronic version of this information for your use.](#)

Want a customized version of the graphic for your ministry?
Contact ann.jahns@wels.net or 414-256-3255.

COPY & PASTE THIS WORDING

It's yours to customize.

The legacy charitable remainder trust (LCRT) is becoming a popular way for donors to "give it twice"—supporting both their children and the ministry (or ministries) they love. A tax-wise way to fund an LCRT is via an IRA beneficiary designation. Payments can be stretched out over the span of up to 20 years.

LEGACY CHARITABLE REMAINDER TRUSTS: A popular way to "give it twice"

What's better than giving a gift once? Being able to give it twice, of course!

Legacy charitable remainder trusts have become a popular way to provide for your children *and* ministry—allowing you to "give it twice." Instead of leaving a one-time lump sum inheritance to your heirs, a legacy charitable remainder trust allows you to provide an ongoing source of income to them for up to 20 years. At the end of the payout period, the remainder is distributed to the ministry (or ministries) of your choice. Funding a legacy charitable remainder trust with your IRA may also provide additional tax benefits.

Would you like to learn more? Please contact _____ at _____.

[Download this legacy charitable remainder trust wording in a customizable Word document.](#)

WE ARE HERE TO SERVE YOU!

Let us know what content you'd like to see in this newsletter.

How can we help you serve your donors? Are there resources we can provide or create?

We are grateful for your partnership in ministry.

Send content ideas and suggestions to ann.jahns@wels.net or 414-256-3255.

DID YOU KNOW?

WELS Foundation distributed \$4.15 million through more than 375 endowments this year.

Wow. Our God continues to amaze us with his blessings.

WELS Foundation manages endowments set up by individuals, congregations, and other WELS ministries. In total, WELS Foundation distributed \$4.15 million through more than 375 endowments this year, providing ongoing financial support for gospel work, like tuition assistance for students at Martin Luther College (MLC).

Katie Rosenau (*above right*), a sophomore at MLC, was blessed to receive tuition assistance through endowment funds. "The academic scholarships I have received through the endowment funds have certainly been a blessing," Katie says. "More traditional tuition assistance was not available to me, making the academic scholarships all the more important." [Read Katie's full endowment story here.](#)

If your ministry isn't getting endowment fund checks from us, find out why! Contact us at WELSFoundation@wels.net or 800-752-8940.



MLC student Katie Rosenau

A LOOK AT LEGACY CHARITABLE REMAINDER TRUSTS

A Q&A with Rev. Tom Mielke, WELS Christian giving counselor

Question: Tom, you've been a WELS Christian giving counselor for five years now. What's your favorite thing about your role?

Answer: My favorite part of my work is assisting people with their Christian giving goals in ways of which they weren't even aware. It's a joy to visit with them and help them discover how they can use their blessings from our gracious Lord to further the gospel by supporting ministries that touch their hearts.



Jim Holm & Rev. Tom Mielke

Q: You've helped a number of God's people set up legacy charitable remainder trusts. Why is this type of trust often called a "give it twice" trust?

A: First, after donors are in heaven with Jesus, the trust provides for the loved ones they've left behind for up to 20 years. And second, after those years, the trust benefits the ministries they've designated with what remains in the trust. In this way, the trust "gives twice."

Q: What's a tax-wise way to fund a legacy charitable remainder trust?

A: One way a person could fund a legacy charitable remainder trust would be to use tax-deferred assets, such as retirement funds.

A legacy charitable remainder trust can be a unique tool, in the right situation, to do estate planning in a tax-smart way.

Q: What would be an ideal scenario for setting up a legacy charitable remainder trust?

A: A legacy charitable remainder trust funded from a traditional IRA via beneficiary designation is a popular way for donors to provide for their children and the ministries closest to their hearts.

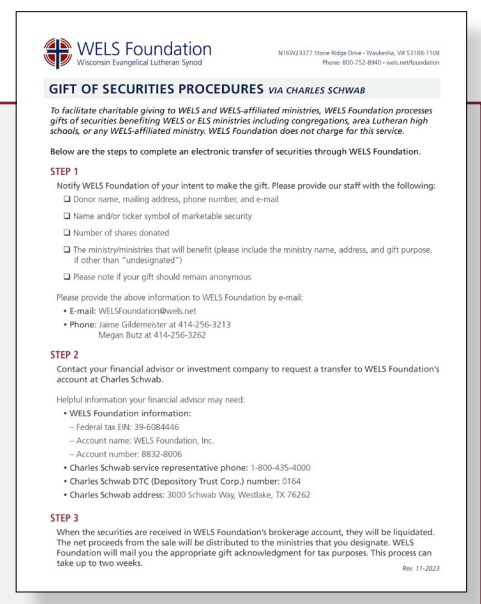
▶▶ Click on the picture above to watch a video of Jim Holm and Rev. Mielke as they discuss the basics and blessings of legacy charitable remainder trusts.

IMPORTANT: Update to brokerage account for stock gifts through WELS Foundation

On Nov. 6, the WELS Foundation brokerage account for stock gifts through TD Ameritrade changed to Charles Schwab.

[Download the new Charles Schwab gift of securities procedures document.](#)

[Visit the Helping Giving Tools page on our website to access other handy documents and forms for your donors.](#)



Please note: The information in this newsletter is provided to give general gift planning options and isn't intended as legal, tax, or financial advice.



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.

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
- Cryptocurrency

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 unitrusts
 - 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 Christian giving counselors can help facilitate gifts. [Click here for a giving counselor directory.](#)

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.