

YOU CAN REACH PEOPLE WITH THE GOSPEL FOR GENERATIONS TO COME.

If you are planning a financial gift to the Billy Graham Evangelistic Association (BGEA), there are two basic questions to consider: What do I want to give and when do I want to give it? A current gift of cash; stock or other securities; or real estate or other property, for example, will immediately support ministry, while a future gift will build the Kingdom beyond your lifetime. Future gifts are often referred to as legacy gifts.

This resource identifies several ways you can support ministry. It is our desire to help you wisely steward the resources God has given you, allowing you to both provide for your family and help share the Gospel of Jesus Christ around the world.

For more information on how you can leave a lasting legacy, email donor-ministries@bgea.org or call 1-877-243-2202. As always, we encourage you to consult with your personal financial adviser and attorney.

1. WILL

This legal document is basic to your estate plan and ensures that your possessions are distributed and your family is cared for as you direct. You can designate a gift to ministry through your will, often referred to as a bequest. Every adult needs a last will.

2. TRUST

This legal arrangement identifies a trustee who assumes responsibility for managing your assets that are placed in the trust. Trusts may take many forms, including revocable (living) trusts and irrevocable trusts (unitrusts, annuity trusts, and charitable lead trusts). As the name implies, irrevocable trusts cannot be changed. Trusts are not subject to probate, a lengthy and often costly process.

3. NON-CASH GIFTS

Non-cash assets—such as vehicles, gold jewelry, precious metals, and recent electronics—can be given to support ministry. Learn which non-cash items can be accepted at BillyGraham.org/non-cash-gifts. Donations are tax deductible.

4. STOCKS AND SECURITIES

Appreciated marketable stocks, bonds, and mutual funds may be given to the ministry while you receive a tax deduction for the fair market value of the securities. In addition, you may avoid taxable capital gains on the assets transferred.

5. CHARITABLE GIFT ANNUITIES

A charitable gift annuity allows you to designate a future gift to BGEA while receiving fixed payments, either now or in the future. Annuities provide a tax benefit in the year the gift is made and a portion of payments may be tax free.

6. RETIREMENT ASSETS

Retirement assets include tax-deferred retirement accounts, IRAs, 401(k)s, 403(b)s, and Keogh and pension plans. You can assign all or a percentage of your retirement assets to BGEA through your will or beneficiary designations. If you name an individual as a beneficiary of your traditional IRA or other tax-deferred plan, they will be taxed on the amount distributed. However, if you designate a charity—such as BGEA—as beneficiary, proceeds will not be taxed. Individuals over age 70 ½ may be able to avoid taxable withdrawals and satisfy a portion—or all—of their required minimum distribution by making a direct transfer from their IRA custodian to BGEA.

7. REAL ESTATE

Any type of marketable appreciated real estate may be donated to BGEA, such as vacant land, house, farm, and rental properties. Because these gifts are so unique, each is handled on a case-by-case basis. Contact your regional manager.

8. LIFE INSURANCE

You may designate BGEA as the beneficiary or secondary beneficiary of your life insurance policy. You may also assign annual dividends to the ministry or donate the cash value of your policy.

9. PAYABLE ON DEATH ACCOUNTS (POD)

PODs are a simple way to designate beneficiaries who will receive the balance of your funds from your bank account, certificate of deposit, pension, investment account, or retirement fund upon your passing. Like trusts, PODs are not subject to probate.

10. CASH

Cash gifts of any amount provide immediate funding to share the Gospel through BGEA.