What is Planned Giving?

Planned giving is a term that includes many forms of charitable gifts.

These donations generally include estate planning and should be done with a financial advisor.

Common planned gifts include

- A Bequest in a Will
- A Gift of Assets (real estate, stock, life insurance, retirement accounts)

Planned gifts allow a donation in something other than cash or at the time of one's passing. By planning these gifts in advance, it can be a meaningful legacy for you to leave to others.

Planned gifts can be left for St. Agnes Home's general fund, a gift of care, the chapel fund, or for the Carmelite Sisters of the Divine Heart of Jesus.

These gifts are either outright gifts (e.g. gifts of appreciated securities, real estate, personal property) or deferred gifts (e.g. bequests, life insurance, trusts).

Guard, through the Holy Spirit who dwells in us,

the treasure which has been entrusted to you.

God has blessed each of us with many gifts. We give out of gratitude for those gifts, sharing them with our neighbor or with future generations.

In Luke 19, Jesus tells the story of the Ten Pounds. A nobleman goes to a foreign land. When he returns, calls his stewards to account. The first invested his money and made ten pounds. "Well done, good servant! Because you have been faithful in a very little, you shall have authority over ten cities" (Lk 19:16). The next steward made five pounds and was rewarded with five cities. The final steward says, "Lord, here is your pound, which I kept laid away in a napkin..." (Lk 19:20). Jesus rebuked him and concluded, "Why then did you not put my money into the bank, and at my coming I should have collected it with interest?" (Lk 19:23)

By making a planned gift to St. Agnes Home and the Carmelite Sisters, you can invest the blessings you have received from God in the work of the Carmelite Sisters at St. Agnes Home.

For more information, please consult your financial advisor and contact

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Planned Giving

Leaving a lasting legacy.

Carmelite Sisters of the Divine Heart of Jesus

St. Agnes Home

Assisted Living *Warmed* by His Love

Bequests

Leaving a bequest in your will is an easy way to make a planned gift to St. Agnes Home.

Having a will ensures that you have control over very important decisions. Surprisingly, only 45% of Americans have a will. Without one, the state will make decisions for you such as appointing an administrator. The state may make decisions to increase the tax burden felt by your heirs and it will not make any charitable contributions.

Include a gift to St. Agnes Home in your will. Gifts can include any amount of money, an asset, trust, real estate, a percentage of your estate. You can also name St. Agnes Home as a contingent beneficiary.

Please consult your attorney for any questions you may have about making such a gift and how to include it in your will.

Gifts of Stock

By donating a gift of appreciated stock, you can reduce your tax burden while supporting St. Agnes Home. Capital gains taxes on your long-term appreciated asset are elimated when you contribute to a charity such as St. Agnes Home.

Example: If you purchased stock for $2,000 and it is currently worth $5,000, you would have $3,000 in taxable capital gains. Assuming a 23.8% tax on the gains, you would owe $714. By giving stock, this tax may be avoided. Consult your financial advisor for information pertaining to specifics in your individual case.

To make a gift of stock, instruct your brokerage firm to transfer your stocks to

Smith Moore
7777 Bonhomme Ave, #3400
St. Louis, MO 63105
314.446.1673

DTC 0235
Account 891-16448

Gifts of Real Estate

Making a gift of real estate is often another way of reducing the tax burden on your estate. You can make a gift of a house, condominium, land, ranch or farm. For example, you can use a Charitable Life Estate Contract to retain ownership of your property as long as you are alive. There are a number of possible tax advantages to doing so.

If your property has gone up since you purchased it, you can avoid capital gains taxes.

If your property has decreased in value since you purchased it, you can sell the property before donating it to establish a capital loss.

Please consult your financial advisor for details in your specific situation.

Please advise St. Agnes Home of any gift by calling 314.698.5125.

Gifts of Life Insurance

Consider making a gift of life insurance as a gift to St. Agnes Home by naming St. Agnes Home as the beneficiary of the policy. You can deduct part or all of the policy depending on your tax liabilities. Consult your life insurance broker and financial advisor to see how to best make a gift of life insurance.

Gifts of Retirement Accounts

A common way to avoid leaving the remainder of your retirement account from being heavily taxed is to donate it to a charity such as St. Agnes Home. By naming St. Agnes Home as the beneficiary, it can be transfered to St. Agnes Home tax-free.