

# MISSION



## HIGHLIGHTS

*Creating a Legacy of Charity*

CONGREGATION OF THE MISSION WESTERN PROVINCE

## Living a Generous Life

**W**hy do you give? Do you want to make a real difference? Is your generosity a reflection of your values, or a way to inspire others to give? Whatever the reason you support the Congregation of the Mission Western Province, it's clear you believe in helping the Vincentians evangelize those Jesus called the least among us.

Because of your connection to our work, it's natural that you would like our mission to continue well into the future. How? By making a future gift as part of your legacy.

### CREATE YOUR LEGACY AT THE CONGREGATION OF THE MISSION WESTERN PROVINCE

You can continue your generosity long after your lifetime. Some options include:

- + **Percentage giving.** Through your will, you can designate percentages of your estate as you see fit. For example, designate 5% of your total estate to us, while leaving 95% to loved ones.
- + **Blended giving.** Give an outright gift of cash or other assets today, combined with a future gift, such as naming the Congregation of the Mission Western Province in your will.
- + **Beneficiary designation.** A simple form is all it takes to name us as a beneficiary of your retirement plan assets, unneeded life insurance policy or donor advised fund.

*Your life's work (and subsequent legacy) is your opportunity to make a statement. Whatever the reason behind your giving, we are here to help you fulfill your goals. Contact Jeanne Rudolph at 314.373.8513 or [jrudolph@vincentian.org](mailto:jrudolph@vincentian.org) with any questions.*



### *Honor*

#### *Someone Special*

*Making a gift in honor of someone else keeps that special person's memory alive through your generosity to a shared cause.*



# Make the Greatest Impact at Any Age

Generosity takes on new meaning as we grow older, build financial resources and set charitable goals. These planning checkpoints, arranged by age group, outline how to maximize your generosity to the causes that matter the most to you.

## 50s

Update your will to reflect any life changes, such as a new relationship or grown children leaving home. Meet with a financial advisor to review your investments and savings — there's still time to make catch-up contributions for retirement.

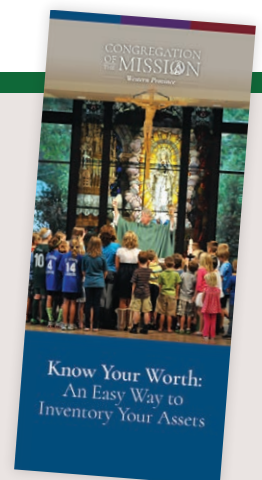
## BEST WAYS TO MAKE AN IMPACT

- + **A gift in your will or trust:** This costs you nothing today and can be made by adding one sentence to this document.
- + **Retirement plan assets:** Name the Congregation of the Mission Western Province as a beneficiary of part or all of your retirement plan assets. It takes minutes to contact your plan administrator or complete the change-of-beneficiary form online.
- + **Life insurance policies:** If your children are grown and financially stable, consider donating these to the Congregation of the Mission Western Province.



## Thank You

As a valued member of our family, we have a gift for you. Our complimentary guide **Know Your Worth** outlines three important steps to creating a solid estate plan. It also includes a handy worksheet for determining the approximate value of your assets. Simply complete and return the enclosed card to request your copy.



+ **Donor advised funds:** This popular option offers you the flexibility to recommend how much and how often money is granted to qualified charities like ours. You open a fund with a written agreement at a community foundation or sponsoring organization, which then provides regular accounting to you.

+ **Appreciated securities:** Donate stocks you've owned for longer than one year and receive an income tax charitable deduction when you itemize. You can also eliminate capital gains taxes.

## 60s

Check with your financial advisor to make sure you are on track with retirement savings. If you've already retired, revisit your expenses, priorities and health care needs.

### BEST WAYS TO MAKE AN IMPACT

+ **Gifts that pay:** If you are looking for income in retirement, consider establishing a **charitable remainder trust** and use appreciated assets to maximize your tax benefits. You receive income for life from the trust, with the rest supporting the Congregation of the Mission Western Province after your lifetime. If you have a high net worth and are looking to minimize taxes, a **charitable lead trust** allows you to support our organization now and provide for loved ones in the future.

+ **Beneficiary designations:** Review the beneficiaries of your life insurance policies and retirement plan assets. Many of these assets may result in a large tax hit for your family, but they pass tax-free to us.

+ **Bank or brokerage accounts:** Most states\* allow you to designate one or more individuals or charities as a beneficiary of a checking or savings

account; certificates of deposit; or brokerage or investment accounts.

\* State laws govern payable-on-death accounts and transfer-on-death accounts. Please consult with your bank representative or investment advisor if you are considering these gifts.

## 70s

Discuss your giving goals with your family and meet with your financial advisor to align your financial and philanthropic plans.

### BEST WAYS TO MAKE AN IMPACT

+ **Gift from your IRA:** If you are 70½ or older, give any amount up to \$100,000 per year from your IRA directly to a qualified charity such as ours without having to pay income taxes on the money.

+ **Legacy letter:** This optional companion piece to your estate plan is a chance to share your dreams and your story with your loved ones.

## What's Right for Your Stage?



*We're ready to work with you and your professional advisor to discuss a variety of giving options that work best for your personal circumstances. Please contact Jeanne Rudolph at 314.373.8513 or [jrudolph@vincentian.org](mailto:jrudolph@vincentian.org) to get started.*





Provincial Superior Father  
Patrick McDevitt, C.M.



*The move to Midtown St. Louis  
will expand the Congregation of the  
Mission Western Province's reach.*

# God Is Opening Doors

## THE CONGREGATION OF THE MISSION'S FAITH-FILLED MOVE TO MIDTOWN

**L**ocation. Location. Location. It's not just a popular saying in real estate. It's a useful tenet when serving people. That's why Provincial Superior Father Patrick McDevitt, C.M. is excited about God literally opening doors for the Congregation of the Mission Western Province in its move from Earth City to Midtown St. Louis.

"Location matters," Fr. Pat shared. "Earth City has served us well for 26 years, but Midtown will expand our ability to welcome others, share the Gospel and serve the poor."

In many ways, Midtown is a new Jerusalem, an opportunity to "come home" and "go out."

Founded in 1818 in the St. Louis region, God has used the Congregation of the Mission and generous supporters like you to extend the love of Christ in the St. Louis area for more than 200 years. Coming back to the city marks a return to its historic foundation, ushering in a new era of service to the St. Louis Church and the poor.

The move also revitalizes the call for Vincentians to go forth and proclaim the Good News in a new day and time. The Vincentian call to mission will be strengthened through a new partnership with Aquinas Institute of Theology and a shared commitment to the education of the clergy.

"It's exciting to renew our commitment to our legacy and dream about who we can become," Fr. Pat said. "I want to thank our supporters, most of all for being friends and encouragers. The gifts they provide advance our mission and help us create a home where we can build warm memories of faith together."



CONGREGATION  
OF THE MISSION

Western Province

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- **Family.** You can give your money to your significant other, either outright or in a trust, and also make plans in the event your significant other does not survive you.

If you have children, you can give your money to them in equal or unequal shares, or you can create a trust for their benefit.

You may have grandchildren to think about, or nieces or nephews you would like to remember. You may also want part of your estate to go to parents, brothers or sisters.

Ensure you've thought of everyone as you make your designations.

- **Charitable goals.** A gift to the Congregation of the Mission Western Province can take many forms, including a specific amount of money, a particular asset or a percentage of your estate.

**Tip:** Depending on the asset, taxes can take a big chunk of your estate. However, when you give those assets to a nonprofit like ours we don't owe taxes. An example is your retirement plan assets (IRAs, etc.), which we will receive 100% of, tax-free.

- **Special assets.** Do you have jewelry, art objects or other prized possessions you would like to give to someone who would enjoy having them? Then say so in your will.

### 3 Meet With an Estate Planning Attorney.

After you complete the inside chart and consider additional assets and circumstances, you are ready to meet with your attorney, who will draft your documents.

## Disposition of Estate

### 1. To significant other

*Descriptions of assets*

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### 2. To other beneficiaries

*Descriptions of assets, plus names and relationships of beneficiaries*

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### 3. To charitable organizations

*Descriptions of assets and names of charitable organizations*

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Know Your Worth:  
An Easy Way to  
Inventory Your Assets



# Get a Head Start on Estate Planning

## 3 Essential Steps

When estate planning is mentioned, most people think of a will. It's true that a will is a good starting point, as it ensures that your wishes are carried out after your lifetime. But a good estate plan can also include tools that benefit you and the people and causes you care about most.

### How Much Do I Really Have?

Thinking about how much your estate is worth can raise all kinds of questions: Is there enough to retire on? Can I provide for my family? Fortunately, most people have more in their estate than they thought.

To get started, take the following three steps:

**1 Make an Inventory of Your Assets.** Writing down what you have will help you estimate your net worth. If you are married, be sure to include your spouse's assets and all jointly owned or community property. Use the current market value for everything you own and the face value (not cash value) for any life insurance. The chart at right is an easy way to list your figures. Don't worry about exact amounts; your best estimate is a helpful start.

**2 Decide Who Gets What.** Once you've made an inventory of your property, you're ready to decide where you want it to go. See the back page for a list of things you should consider, including how some assets are subject to taxes while others are not, depending on who they're left to.



Getting a handle on your estate plan gives you peace of mind and ensures that your loved ones are able to follow your wishes.

	Owned by you alone	Owned by your spouse	Owned jointly (or in community)
<b>Assets</b>			
Residence	\$	\$	\$
Other real estate			
Bank accounts, certificates of deposit, money market funds			
Stocks, bonds, mutual funds			
Closely held business interests			
Partnership ventures			
Notes, mortgages owed to you			
Retirement funds			
Life insurance face value			
Furniture, jewelry, collections, etc.			
Automobiles, boats, etc.			
Annuities, revocable trusts			
Other assets			
<b>Total assets</b>	\$	\$	\$
<b>Liabilities</b>			
Mortgages			
Loans, installment debts			
Current bills			
Taxes owed			
All other liabilities			
<b>Total liabilities</b>	\$	\$	\$
<b>NET ESTATE (subtract total liabilities from total assets)</b>	\$	\$	\$