



Crafting Your **SAFE** Legacy

For where your heart is, there your treasure can be also.



What will be your legacy?

“... for where your treasure is,
there will your heart be also.”

- Jesus, Luke 12:34

This truth is profoundly simple.
The answers can be complicated.
We pray you will be inspired and
helped by the guidance found here.



Thoughts on Charitable Giving

Every life creates legacies. Financially, one's legacy is often unplanned. But, for only 30% of us,* this legacy will be the result of thoughtful intentions well carried out. We urge you to live with purpose, guided by a smart and heartfelt estate plan that optimizes your assets and giving.

Why? Compassion...sharing your blessings...doing your part...obedience to Christ...modeling to your children...making a difference...

Plus other practical reasons: Congress provides tax breaks. Your lifetime income and net worth can be greater. You can extend your giving impact beyond your own life.

Don't risk it. Without a formal plan—a will or a trust—perfect strangers will make decisions about your family, your bank accounts, your investments, your care, and all that is important to you.

A legacy plan will help manage your estate while you are alive. It will also give your loved ones clear guidance should an unexpected event take you from their lives.

*Caring.com 2021 Estate Planning and Wills Survey

IMPORTANT. The information presented herein is not legal advice, but is offered for informational and educational purposes only. No one should act or refrain from acting on the basis of this content without seeking the appropriate legal or other professional advice on the particular facts and circumstances at issue from a lawyer practicing as permitted by applicable laws, regulations or rules of professional conduct.

“Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion.”
2 Corinthians 9:10-11



Do you spend more time planning your vacations than your estate?

The Legacy Fruits of Your Estate Planning

Peace of Mind — An estate plan is designed to help you provide for those you love and protect both you and your family.

Provision — An estate plan and its documents guide your family per your wishes when difficult care decisions are needed. The plan is a wonderful gift to your family and loved ones at the times they need it most.

Solid Protection — An estate plan protects you in your senior years. If you pass without a will, state laws will dictate what happens to your property. This will NOT be what you would have wanted and it won't provide gifts to friends or charities, etc. An estate plan establishes life-time security and secures your goals for family and legacy giving.

Financial Wisdom — An estate plan helps streamline the distribution process, minimize administrative costs, and possibly reduce taxes that might otherwise be owed. This means you leave the most to the people you love and the causes you care about.

Common reasons people don't have a will or estate plan.

- "I haven't gotten around to it."
- "I don't have enough assets to leave to anyone."
- "It is too expensive to set up."
- "I don't know how to get a will or living trust."

Your estate will be distributed to three places:

FAMILY

TAXES

CHARITY

Limitations of relying only on a will.

- Takes effect only at death
- Does not control life insurance or retirement accounts
- Goes through Probate which can take 1 – 1.5 yrs
- Costs roughly 2.5-4% of the value of the estate
- Is a public proceeding – loss of privacy

Will "the least" be included in your Giving and Legacy Plan?

In Malawi — "the warm heart of Africa" and often ranked one of the poorest countries in the world — SAFE / Gogo Grandmothers has been strategically assisting the poorest of the poor for more than 30 years.

From helping village grandparents (gogos) struggling to feed and raise orphans, to community-based preschools with feeding programs, to our widely used "Why Wait?" biblical life-skills curriculum in primary and secondary school classrooms, to SAFE Life youth clubs—this ministry is truly inter-generational. Every program incorporates robust biblical outreach and a discipleship emphasis. Programs are led entirely by our dedicated Malawian staff.

SAFE is worthy of your enduring support!



“Whoever is generous to the poor lends to the Lord, and he will repay him for his deed.” - Proverbs 19:17

“Commit your works to the Lord and your plans will be established.” - Proverbs 16:3



Eternal Impacts that Giving to SAFE/GOGO Supports!

A Generous Heart Comes in All Ways and Sizes



Gogo Grandmothers Support — Beyond seeds and fertilizer, blankets, mosquito nets, and disaster relief after storms, these grandparents are especially grateful for being taught how to pray for one another and for their orphans. Ready smiles, joy and daily acts of love in village life are proof of their changed hearts and renewed spirits, despite the poverty.

➔ Learn more at GogoGrandmothers.com/village-gogo-groups



Early Childhood Village Preschools and Literacy — Success in school is key to escaping poverty. Our community-based preschools provide a daily nutritious meal and the literacy skills needed to advance. Trained village women challenge young minds to learn biblical and educational fundamentals. The result: regular stories of students who are now graduating at the secondary and university levels.

➔ Learn more at GogoGrandmothers.com/village-preschools



Why Wait? In Schools and Youth Development — Our biblically based life-skills curriculum impacts thousands of young lives each year as it is taught in public and private schools at eight grade levels by teachers we train and coach. Weekly stories surface of students with lives turned around and girls saved from early marriages. SAFE Life after-school clubs focus youth on brighter futures, empowered by their personal growth, renewed hope and faith.

➔ Learn more at GogoGrandmothers.com/why-wait-schools



Evangelism and Discipleship — SAFE knows that biblical faith and growth are foundational to successful, productive living. *JESUS Film* showings and spiritual training are infused into every program. Aid is provided in Christ's name, in the villages, schools, prisons and peri-urban settings.

➔ Learn more at GogoGrandmothers.com/jesus-film

“I’m not wealthy by most any standard. But, ‘Where there’s a will, there’s a way.’ I was surprised.”



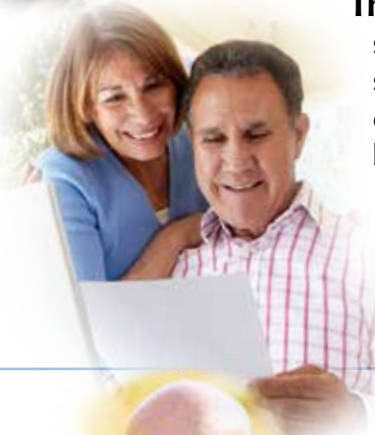
Thoughtful? With a simple will, you can transfer specific property, then give away what is left (known as the “residue” of your estate). Once sold, the will transfers your property (or the designated portions of it) to family members and/or favorite charities.

“We avoided paying Federal income taxes on our required retirement account withdrawals—a win/win blessing!”



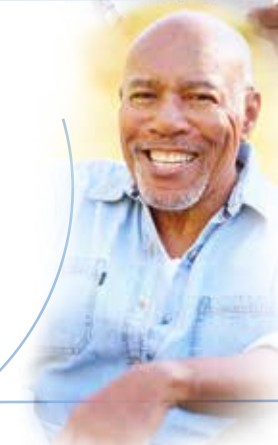
How? You don't need more income, but the required distribution from your retirement account puts you into a higher tax bracket. You can offset the income boost by making a charitable donation equal to the Pension Plan or IRA withdrawal. (Your tax advisor will explain the rules.)

“Timing made a big difference. By donating before we sold our business and real estate, those large capital gains taxes vanished. SAFE benefited!”



The process? Donate your stock before selling. This is more tax efficient than selling first, paying the capital gains and donating the leftovers to charity. Donating beforehand will offset your income — making it federally tax free. (Subject to charitable deduction limitations. Ask your tax advisor.)

“Two joyous surprises. I didn’t know that donations from my IRA don’t count as income. And up to 50% or 60% of my adjusted gross income can be donated in cash, tax free.”




Wise swap! You can literally choose to give money to charities that would have gone to paying Federal Income Taxes. (Various rules apply. Ask your advisor.)


Whether starting a giving plan or revising an existing one, we hope SAFE/GOGO ministries will find a home in your heart.



CONTACT US . . .

 760-500-4311

 Email:
Paul@GogoGrandmothers.com

 Simply indicate your interest in having an informative, no obligation, follow-up conversation.

Simple or Complex?

From a simple will to crafting a complex estate plan, smart counsel is always important. Financial planners, investment counselors, tax advisors, and estate planners are always ready to help you.

Places to start when searching for professional advice:

The **National Christian Foundation** uses a wide range of creative, solid, tax-advantaged, charitable giving strategies. Contact one of their 29 offices across the U.S.. SAFE is a member. Visit: **ncfgiving.org**



National Christian
FOUNDATION®

- christianfinancialadvisorsnetwork.com
- ramseysolutions.com/smartvestor/pro
- ronblue.com/financial/planning

Resources to the advisor community:

- kingdomadvisors.com
- inspireinvesting.com
- givingcrowd.co

SAFE Africa / Gogo Grandmothers
3460 Marron Road, Suite 103-476, Oceanside, CA 92056



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