

Gilford Community Church



Planned Giving
1798 Society

Who we Are

GCC is a special place that has had a positive impact on the lives of many people for over 200 years. Since our founding in 1798 the Church has provided a welcoming place where members of the community, regardless of their religious background or upbringing, could come together in respectful fellowship and celebration.

An open and inclusive community, with a broadly ecumenical spirit, GCC is a place where you can connect to something larger than yourself. For us, church is not just about Sunday morning, but an invitation to live deeply, mindfully and meaningfully.



GCC's Gilford Got Lunch program provides healthy and nutritious breakfasts and lunches to school aged children on weekends and school vacations, including the summer, who may otherwise go hungry.



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Plan Your Legacy

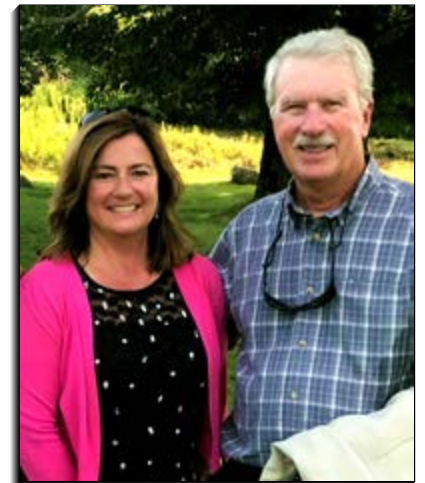
A planned gift, which means a gift that will take effect in the future, can take many forms.

When giving is planned, thoughtful and purposeful, it can be an opportunity to embark on a personal journey to create a lasting legacy that can pass on your values to future generations. It can be a source of tremendous personal satisfaction.

We have designed this booklet to explain the several simple methods which can be used to create a planned gift. We hope that by giving you concrete examples, you will consider philanthropy in a new light which will clarify your goals, define your interests and begin to shape a giving plan that works for you and your family. Before choosing an option, contact your legal or tax advisor(s) to ensure that you consider the option that best suits your overall estate and financial planning goals.

1798 Society

The 1798 Society is made up of individuals who have the extraordinary vision to support the work of the Gilford Community Church far into the future. The Society is our way of recognizing and thanking your commitment to make a lasting difference. If you decide to make a planned gift and wish to join the Society, please contact Reverend Michael Graham to discuss your gift.



*Gilford Community Church members
Sue and Eston Ross*

Bequests

1 A bequest is anything, including cash, securities or personal property, you leave to the Church through your Will or trust. You can designate a specific purpose (such as to support the music or youth program), or it can be for the general operating purposes of the Church. The bequest names Gilford Community Church as beneficiary. There are several ways to leave a charitable bequest. One simple approach is to identify the assets you wish to give in your Will or trust, which may include:

- A specific sum of money, a percentage of your estate, or the remainder of your estate after providing for your family or other heirs.
- Personal property, such as a car, art or jewelry.
- Real estate, such as your home, cottage or woodlot.
- Financial investments, such as stocks, bonds or certificates of deposit.

Example clause:

I give to Gilford Community Church of Gilford, NH the sum of \$ _____ [or __%] of my estate for its unrestricted use; OR
I give to Gilford Community Church of Gilford, NH, for its unrestricted use, the rest, residue and remainder of my estate.

The Gilford Community Church is a musically gifted congregation. Sunday after Sunday, our services are filled with beautiful, thoughtful music.



Planned Giving Tools

Retirement Plans

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If you have already created an estate plan that achieves your philanthropic objectives and provides for your family, consider naming Gilford Community Church as the beneficiary of all or a portion of your retirement plan, or as the residual beneficiary if your primary beneficiary does not survive you. Using a retirement plan, including IRA, 401(k), or 403(b), is very tax efficient as the funds left to charity are not subject to income or estate taxes.

The benefit of using a retirement plan for your planned gift is that it is easy to create by changing the beneficiary of your retirement account. Simply contact your plan administrator and ask for a “Change of Beneficiary” form.

You can designate GCC as the beneficiary of a portion of your plan (i.e. 25% to Gilford Community Church); of the entire plan (i.e. 100% to Gilford Community Church); or the contingent beneficiary should the primary beneficiary (typically your spouse) not survive you.

Life-time gifts from retirement plans. If you are over 70 1/2 and want to make a charitable gift from your IRA, you may authorize your plan administrator to transfer up to \$100,000 annually to charity. The amount transferred will not be included in your taxable income but will count towards your annual required minimum distribution (RMD).

The holidays are a busy time for GCC members, who assist hundreds of kids and families through several community-based initiatives, which include the distribution of Thanksgiving and Christmas Food Bags.



Life Insurance

3 You can name the Gilford Community Church as either the primary or contingent beneficiary of a fully paid-up life insurance policy. As with retirement accounts, you can designate the Church as the beneficiary of a portion (i.e., 25%) or the entire policy (i.e., 100%).

You can also name the Church as the contingent beneficiary of the policy, should the primary beneficiary not survive you. The Church may accept ownership of an existing life insurance policy which is fully paid up with no outstanding loans.

You can make these changes by contacting your life insurance agent, or by directly contacting the life insurance company.

Transfer on Death ("TOD") Account

4 Similar to life insurance policies and retirement accounts, some financial institutions (such as banks, investment companies) will allow you to name a beneficiary of your account, which directs the automatic transfer of the account to your named beneficiary at death. These types of accounts are called "transfer on death ("TOD") or "paid on death" ("POD") accounts.

Contact your account administrator (bank or investment company) and ask it to direct payment of your account (100% or a lesser percentage) to Gilford Community Church at the time of your death.

A joint collaboration started in 2011 by GCC and Gilford Youth Center, One Community Project (OCP) provides local kids and adults with the opportunity to make a difference in the community.





If you have any further questions or comments,
or want additional information, please contact
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or
michael@gilfordcommunitychurch.org.

For more information on Gilford Community Church
or its programs, please visit gilfordcommunitychurch.org.



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