

Securities

You may give stocks and bonds that have increased in value as a charitable gift to *National Sojourners, Inc.* If the stocks and/or bonds are considered long-term, it is more advantageous for you to give these securities directly rather than to sell them and give the proceeds from the sale. By making a gift of the appreciated securities themselves, donors may completely avoid the capital gains tax, resulting in significantly lower cost.

NOTE!

Some high-income donors of large gifts may have to include the capital gains in an alternative minimum tax (AMT) calculation. For more information, check with your tax advisor.

If you make a gift of securities that have decreased in value, you should sell the securities yourself and make a gift of cash to *National Sojourners, Inc.* You may then claim an income tax deduction for the loss and a charitable contribution deduction for the gift.

Other ways to Give

Because of changes in our nation's federal income, gift, and estate laws in recent years, effective tax planning has become more important than ever in a

sound financial and estate plan. Ask your attorney or tax advisor to explain the following options to you:

- ◆ Charitable Remainder Trust
- ◆ Life Estate Agreement
- ◆ Pooled Income Agreement
- ◆ Bargain Sale
- ◆ Charitable Lead Trust
- ◆ Gift Annuity Agreement

Why is National Sojourners providing this information?

Some funds are needed immediately to provide for unforeseen contingencies and to assure continuous day-to-day operations of our National Headquarters. Additionally, other funds are needed for the endowment of the future stability of our Order.

Gifts or Bequests to *National Sojourners, Inc.* are deductible from your estate for tax purposes. The purpose of this brochure is to give general information and to encourage you to consider a gift to *National Sojourners, Inc.*

National Sojourners, Inc. does not provide legal or financial advice. You are encouraged to seek such advice from your own lawyer or financial advisor.

***RETAIN
FOR READY REFERENCE***

RETAIN FOR READY REFERENCE

A Guide for Giving



to

NATIONAL SOJOURNERS, INC.

7942-R Cluny Court

Springfield, Virginia 22153

(703) 765-5000

Proudly Serving the Cause of Patriotism

An Opportunity exists whereby you can be of great support to National Sojourners, Inc. NOW and yet have personal financial benefit.

Read On...

If you have been considering a gift to *National Sojourners, Inc.* (now or in the future) the information in this brochure will assist you in your planning. There are many ways to make estate gifts, some of which pay a lifetime income to you while generating current tax advantages.

Tax relief for you can also mean great help to *National Sojourners, Inc.* If you are planning your estate, or updating it, think about the lasting value of a gift to *National Sojourners, Inc.*

The following information will help you in finding the best way to make your gift to *National Sojourners, Inc.*

Wills and Bequests

Proper estate planning helps you achieve two very important objectives:

1. To save, so you will have more spendable income when you need it.
2. To pass on as much of your estate as you can to your heirs and the charities of your choice.

Properly drawn Wills and Bequests are essential elements of estate planning. Unless you make a Will, state law establishes how to distribute your assets. The state will not take your desires and intentions into consideration. In addition, your estate will pay the maximum in

taxes, leaving the least possible amount for your heirs and *National Sojourners, Inc.*

Your Will expresses your wishes for the distribution of your property after your death. It is especially important if you want to leave something to a non-relative or to a charitable organization such as *National Sojourners, Inc.*

Your Will names your executor who will be responsible for handling your affairs after you die. If you fail to appoint an executor, the state will appoint someone. This will generally result in added cost and a reduction in estate value for distribution. Additionally, there are tax-saving plans that your will can use to save even more.

The Annuity Trust

You can transfer cash, securities, or other property into an irrevocable trust and receive fixed dollar amounts periodically for as long as you live. At your death your surviving spouse or children could receive that same fixed income for as long as they live; *National Sojourners, Inc.* can then receive the trust remainder.

The Revocable Trust

This is often referred to as the gift you can take back. Not everyone is financially or emotionally ready to irrevocably assign assets to a trust, but with the Revocable Trust you can get it back, if necessary. This agreement can provide life income to you and your spouse with the remainder going to *National*

Sojourners, Inc. at your deaths. It is most flexible, can be funded with a variety of assets, and is a private document like other trusts.

Life Insurance

Gifts of life insurance offer an opportunity to make a substantial contribution to *National Sojourners, Inc.* that you might otherwise be unable to make. You may give an existing life insurance policy to *National Sojourners, Inc.* if it is no longer needed for family protection. The value of an ordinary policy at the time of the gift is deductible for income tax purposes. If you continue to pay the premiums, those payments are also deductible as charitable contributions. If you give a paid-up policy, the cost of purchasing a new paid-up policy at your current age is the value of the charitable contribution deduction.

Real Estate

All real estate may be deeded outright to *National Sojourners, Inc.*, or, if it is the donor's home or farm, may be given with a retained life interest; you may reserve the right to live in the house or to continue farming the property for as long as you live and/or your named beneficiary lives. The outright gift of property or the remainder interest to *National Sojourners, Inc.* may be deductible as a charitable contribution to your estate. If the gift is irrevocable, the donor may take an immediate income tax deduction based on the present value of the remainder interest to *National Sojourners, Inc.*