



DIOCESE OF KANSAS CITY-ST. JOSEPH

A PARISHIONER'S GUIDE TO PLANNED GIFTS

Planned Gift Options Explained

2022 Update

THE CATHOLIC CENTER

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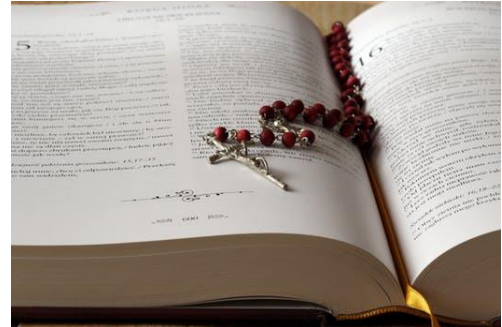
Contents

Planned Giving Overview	1
Your stewardship legacy.....	1
Gift Guide Chart	2
Make an Outright Gift Now	3
IRA Qualified Charitable Distributions (QCD)	4
Eligibility for an IRA Qualified Charitable Distribution (QCD)	4
Tax Treatment.....	4
How to make an IRA Qualified Charitable Distribution	4
Appreciated Securities Donations	5
Tax Treatment.....	5
How to donate appreciated securities.....	5
Gifts of Grain	6
Sharing the Harvest.....	6
Tax Treatment.....	6
How to donate your grain.....	6
Make A Gift Now and in the Future	7
Donor Advised Fund	7
Make A Gift in the Future	8
Charitable Gift Annuity	9
Charitable Gift Annuity	9
How does it work?	9
Tax Treatment.....	9
Wills and Trusts	10
Bequests in a will or trust	10
Frequently Asked Questions	10
Retirement Plan Assets	11
Beneficiaries of Retirement Plan Assets	11
Tax Treatment.....	11
Be a steward of your taxes	12
Give assets without generating taxable income	12
Give appreciated assets to reduce capital gains & increase deductions	12
Give appreciated assets and receive income.....	12
Ease the tax burden on your heirs	12
Make your wishes known	13
Life Planning Checklist	13
Appendix	
IRA Qualified Charitable Distribution Request Form	i
Securities Donation Form	ii
Deed of Gift (Gift of Grain)	iii
Charitable Gift Annuity Certificate Application	iv
Bequest and Beneficiary Designations	v
Statement of Bequest Intention	vi

Planned Giving Overview

"As each one has received a gift, use it to serve one another as good stewards of God's varied grace" 1 Peter 4:10

"As Christian stewards, we receive God's gifts gratefully, cultivate them responsibly, share them lovingly in justice with others, and return them with increase to the Lord." *To Be a Christian Steward: A Summary of the U.S. Bishops' Pastoral Letter on Stewardship.*



How is planned giving stewardship?

Planned giving is the act of sharing what we have accumulated from the gifts we have been given. The United States Conference of Catholic Bishops *Stewardship: A Disciples Response*, explains: "Planned gifts are normally made from the contributor's accumulated assets as part of an overall estate plan. In addition to the normal benefits of charitable giving, planned gift agreements frequently result in tax advantages or other income benefits to the donor."

"Most of the time, a planned gift is made by means of a formal agreement or contract and the principal or income from the gift is not available to the organization until the terms of the agreement are fulfilled (usually at the death of the donor or spouse)."

Your stewardship legacy

Planned gifts make it possible to share more than just income. After you have provided for your family and loved ones, consider:

[AN OUTRIGHT GIFT NOW](#) (ESPECIALLY ASSETS THAT AREN'T BEING USED)

- A charitable distribution from your IRA
- Appreciated stock or other securities
- Grain or livestock
- Assets that can be sold: real estate, tangible personal property or a paid-up life insurance policy.

[A GIFT NOW AND IN THE FUTURE](#)

Open a donor advised fund for your charitable giving.

[A GIFT IN THE FUTURE](#) THAT WILL COST LITTLE OR NOTHING DURING YOUR LIFETIME

Make a bequest to your parish, a school, a ministry or the diocese in your will or a trust. Name it as a beneficiary of a life insurance policy or your retirement plan.

A GIFT IN THE FUTURE THAT WILL PROVIDE YOU WITH [INCOME DURING YOUR LIFETIME](#)

Name your parish, a school, a ministry or the Diocese as the beneficiary of a charitable remainder trust or charitable gift annuity.

Please consult with your own attorney and other professional advisors regarding your personal tax and financial situation.

Gift Guide Chart

*“Give to the Most High as He has given to you, generously,
according to your means.” -Sirach 35:7-10*

The chart below may help you find a way to give generously, but within your means.

Consider donating	Other benefits
A gift now	
Cash	Take a charitable deduction, if your tax situation allows.
Avoid depleting cash	
IRA Qualified Charitable Distribution (QCD)	<ul style="list-style-type: none"> • Exclude a QCD from taxable income. • Apply the QCD to your Required Minimum Distribution (RMD).
Appreciated securities or real property	<ul style="list-style-type: none"> • Avoid capital gains. • Take a charitable deduction, if your tax situation allows.
Grain or livestock	<ul style="list-style-type: none"> • Exclude value from income and self-employment tax. • Take a charitable deduction, if your tax situation allows. • Deduct production expenses.
A gift now & in the future	
Establish a Donor Advised Fund	<ul style="list-style-type: none"> • Use accumulated assets to grow a fund for giving. • May avoid capital gains tax on appreciated assets. • Take a charitable deduction, if your tax situation allows. • Avoid taxes on the fund’s growth.
A gift in the future	
Donate a paid-up life insurance policy	<ul style="list-style-type: none"> • Make a gift for little cost. • Take a charitable deduction, if your tax situation allows.
Make a bequest in a will or trust	<ul style="list-style-type: none"> • Retain control of your assets during your lifetime. • Reduce potential estate taxes for your heirs.
Name a charitable beneficiary for your retirement plan assets	<ul style="list-style-type: none"> • Reduce income taxes and potential estate tax for heirs. • Pass other more favorably taxed property to your heirs.
With income now	
Charitable gift annuity or charitable remainder trust	<ul style="list-style-type: none"> • Avoid up-front capital gains tax on appreciated assets. • Take a charitable deduction, if your tax situation allows. • Receive partially tax-free income. • May improve the return on your assets.

Please consult with your own attorney and other professional advisors regarding your personal tax and financial situation.

Make an Outright Gift Now

“...everything has its origin in God's love, everything is shaped by it, everything is directed towards it. Love is God's greatest gift to humanity, it is His promise and our hope.”

“Caritas in Veritate” Pope Benedict XVI

GIFTS THE DIOCESE CAN PROCESS FOR YOUR PARISH

IRA Qualified Charitable Distributions (QCD)

If you can live without using withdrawals from your IRA, an IRA gift is one of the smartest ways to make a real impact for your parish, a ministry or the Diocese. An IRA Qualified Charitable Distribution (QCD) is excluded from taxable income so there is no need to itemize to benefit. You must be 70 1/2 years old or older and make a distribution directly from a traditional IRA to a qualified charity. You can give up to \$100,000. If you are taking your Required Minimum Distribution (age 72 beginning in 2020), the QCD can satisfy the distribution requirement. See IRA Qualified Charitable Distributions page for details.

See the Appendix: [IRA Qualified Charitable Distribution Request Form](#)

Appreciated Securities Donations

Donating shares of publicly traded appreciated stock or mutual funds can be a meaningful gift for your parish, a ministry or the Diocese. The tax benefits could make it less costly than a comparable cash gift. Capital gains tax is not assessed. Plus, for a security held for more than 12 months, the fair market value of the gift is deductible if you exceed the threshold for deductions. Values up to 30% of your adjusted gross income are eligible for deduction and can be carried over for up to five years. See Appreciated Securities Donations page for details.

See the Appendix: [Securities Donation/DTC Transfer Form](#)

Gifts of Grain

Cash basis farmers who harvest their crops in the fall and make their plans for spring planting may find that making a charitable gift is an especially effective way to “share the harvest.” The value of the contributed grain is excluded from income so there is no need to itemize to get the benefit. In many cases the donated grain lowers the income subject to self-employment tax. See Gifts of Grain page for details.

See the Appendix: [Deed of Gift](#)

Please consult with your own attorney and other professional advisors regarding your personal tax and financial situation.

OTHER ASSETS TO GIVE

- Paid up life insurance redeemable for cash value
- Marketable real estate
- Marketable tangible personal property

An Outright Gift Now

IRA Qualified Charitable Distributions (QCD)

“What we do with our money is our gift to God.” St. Anthony of Padua Parish, Effingham, IL

Every time you give to your parish, a ministry or worthy cause, you are giving a gift to God. If you can live without using withdrawals from your IRA, giving from an IRA account is one of the smartest ways to make a real impact for your parish, a ministry or the Diocese.

Eligibility for an IRA Qualified Charitable Distribution (QCD)

- Although beginning in 2020, Required Minimum Distributions (RMD) do not have to be taken until you turn 72, you can still make Qualified Charitable Distributions beginning at 70 ½.
- Contributions must be made from traditional IRAs.
- Distributions must go directly from your IRA account to a qualified charity.

Tax Treatment

The tax treatment for an IRA QCD may make it possible for you to make a larger gift to your chosen ministry.

- IRA QCDs are **excluded from taxable income.**
 - **Taxpayers who do not itemize benefit most** from an IRA QCD, since they do not receive a tax benefit for charitable gifts.
- **You can give up to \$100,000 per year.**
 - **Taxpayers who’ve reached the limit for charitable giving** (usually 60% of adjusted gross income) can give more - up to the IRA limit.
- Your QCD can satisfy your **Required Minimum Distribution (RMD)**. Contact your IRA administrator about your RMD.

Withdrawals from other qualified retirement plans (e.g. 401(k)s) are treated differently. The withdrawal may be eligible for a deduction, if you can itemize, but it also creates taxable income.

How to make an IRA Qualified Charitable Distribution

If your parish prefers to process your IRA donations, please contact parish staff.

Otherwise, the Diocese processes IRA distributions as a service to our parishes and ministries.

1. Download the **IRA Request for Distribution form** below.
2. Send the form to your IRA administrator with instructions to send the distribution to the Diocese. Please send a copy to Stewardship and Development at hotchkiss@diocesekcsj.org or Fax 816-756-5089.
3. The Diocese will send the proceeds to the parish, school, or ministry you designated on the form.
4. **Contact Stewardship and Development at (816)714-2346** if you have questions or need more information.

Please consult with your own attorney and other professional advisors regarding your personal tax and financial situation.

See the Appendix:

[IRA Qualified Charitable Distribution Request Form](#)

An Outright Gift Now

Appreciated Securities Donations

*“At the heart of stewardship in my own reflections and my own search for how it touches my life it has prompted me to ask that questions more than once, ‘What do I own and what owns me?’” --
Archbishop Thomas Murphy*

Examining ourselves in the way Archbishop Murphy examined himself can inspire thoughts about all that we have. You may find that you have appreciated securities purchased some time ago at a much lower value that could make a meaningful impact on your parish, a ministry or the Diocese.

Tax Treatment

Donating publicly traded appreciated stock or mutual fund shares is a strategic gift-planning method. For most people, the after-tax cost is less than a cash gift.

- If held for more than 12 months and you can itemize, the **fair market value** as of the date of the gift is eligible for deduction.
- The donated value may be **deductible up to 30% of your adjusted gross income** and can be carried over for up to five years.
- Capital gains tax will not be assessed.

The IRS offers guidance to establish the value of your securities donations in Publication 561.

How to donate appreciated securities

If your parish has a brokerage account, please contact parish staff.

Otherwise, the Diocese processes securities donations as a service to parishes and ministries.

1. How your gift is processed depends upon whether you hold your securities in a brokerage account or have physical possession of the certificates. **Contact the Stewardship and Development office at 816-714-2346**, if you need help determining how to proceed.
2. If your securities are held electronically, fill out **the Securities Donation/DTC Transfer form** in the Appendix and send it to your brokerage. Please send a copy to Stewardship and Development at hotchkiss@diocesekcsj.org Or Fax 816-756-5089.
3. The Diocese will sell your securities and send the proceeds to the parish, school or ministry you designated on the Securities Donation/DTC form.

Please consult with your own attorney and other professional advisors regarding your personal tax and financial situation.

See the Appendix:

[Securities Donation/DTC Transfer Form](#)

An Outright Gift Now

Gifts of Grain

“And some seed fell on rich soil and produced fruit. It came up and grew and yielded thirty, sixty, and a hundredfold.” Mark 4:8

Sharing the Harvest

Cash basis farmers who harvest crops in the fall and make plans for spring planting may find that making a charitable gift is an especially effective way to “share the harvest.”

Tax Treatment

The example below illustrates that for many farmers a gift of grain can increase the impact of their giving. The tax treatment can reduce adjusted gross income, help reduce the basis on which tax is assessed, and allow larger giving not limited to 60% of adjusted gross income. Plus, there is no need to itemize to get the benefit.

- The value of the contributed grain is **excluded from income**.
- In many cases, the donated grain lowers the income subject to self-employment tax.

	Sell the grain and donate the proceeds	Transfer ownership of the grain
Value of the Crop	\$10,000	\$10,000
Less		
15.3% Self-employment tax	\$1,530	-
15% Federal Income Tax	\$1,500	-
6% MO State Income Tax	\$600	-
Net to Charity	\$6,370	\$10,000

How to donate your grain

1. **Contact Stewardship and Development at (816)714-2346.** We can provide the necessary forms and information for your grain elevator to directly transfer ownership to the Diocese prior to sale to ensure favorable tax treatment.
2. Fill out the Deed of Gift form in the Appendix.
3. When the grain is delivered to the elevator, give them the Deed of Gift showing our contact information, so that we can take responsibility for the ultimate sale of the grain.
4. The Diocese will receive and own the grain only until we can sell it for as high a price as possible.
5. The Diocese forwards the proceeds to the parish, school or ministry you designated in the Deed of Gift form.

As with all charity and tax planning, you should consult your own financial and legal advisers about your personal tax and financial situation—this guidance is not meant to replace your advisers who know your entire financial picture.

See the Appendix:

[Deed of Gift](#)

Make A Gift Now and in the Future

Donor Advised Fund

“The sharing of gifts is a very rich and beautiful activity. It is a confident, joyful and hope-filled expression of ministry. In ministering to each other, each from the riches that he or she possesses, we work together for the full coming of God’s Kingdom.”
— Henri J.M. Nouwen

WHAT IS IT?

Opening a Donor Advised Fund (DAF) is like opening an investment account for your charitable giving. The fund is managed by a sponsoring organization, which is a 501(c)(3) tax-exempt organization.

There are three types of sponsoring organizations: community foundations like the Catholic Community Foundation, single-issue organizations, or national organizations.

HOW DOES IT WORK?

1. You donate cash or appreciated assets to a DAF and take an immediate tax deduction.
2. The charitable assets now legally belong to that DAF’s sponsoring organization.
3. The assets grow tax free.
4. You, as the donor, or other individuals you name, can become a DAF advisor (s).
 - a. The DAF advisor can recommend how the assets in the DAF are invested.
 - b. The DAF advisor can recommend grants to the nonprofits he or she wishes to support.
 - c. The sponsoring organization will conduct due diligence and, if that research shows the organizations are eligible to receive tax-deductible contributions, issue the grants to the charities.

FROM THE CATHOLIC COMMUNITY FOUNDATION WEBSITE

“A Donor Advised Fund provides a solution to fulfill your giving goals. Consider the advantages when compared to a traditional investment portfolio or family foundation:

- Professional and morally responsible management of investments with expert Catholic Community Foundation oversight.
- Charitable tax deductions when you contribute assets.
- Cost efficient account administration through the Catholic Community Foundation.
- Distribution requests handled by CCF staff available to assist with evaluating giving opportunities.

Create a legacy today for your parish or Catholic organizations you care about that will provide financial resources for generations to come through a professionally managed Donor Advised Fund.”

“To create an investment account please contact Jeremy Lillig by phone at (816) 714-2356, or by email at Lillig@diocesekcsj.org.”

Please consult with your own attorney and other professional advisors regarding your personal tax and financial situation.

Make A Gift in the Future

“For we brought nothing into the world, just as we shall not be able to take anything out of it.” 1 Timothy 6:7

SPONSORED BY THE DIOCESE:

Charitable Gift Annuities

The Diocese sponsors a charitable gift annuity program for donors 65 or older willing to make a gift of at least \$5,000 that will eventually pass to a parish, school, ministry or the Diocese. In return for the gift that will pass after death, a charitable gift annuity generates fixed payments for life to you and/or someone you designate. The annuity will replace and may increase the cash flow from the assets used to fund it. See Charitable Gift Annuity page for details.

See the Appendix: [Charitable Gift Annuity Certificate Application](#)

NAME BENEFICIARIES

Wills & Trusts

The most basic estate planning tools are wills and trusts. "Bequests" are established by wills and trusts. Bequests are not payable until death, so they do not affect your assets or cash flow during your lifetime. You can change the provisions of your will or a revocable trust at any time. To make a bequest you will most likely engage an estate planning attorney to make sure all legal necessities are followed. See Wills & Trusts page for details.

Retirement Plan Assets

Very substantial sums are currently invested in retirement plans. For many people, their retirement plan may be the principal asset at the end of their life. A gift of all or a portion of your remaining assets from an IRA, 401(k), 403(b) or other retirement plan may be one of the smartest and least "expensive" ways to favor your parish, school, a ministry or the Diocese.

Inherited tax-deferred retirement plan assets create income for your heirs. Retirement plans inherited in 2020 and beyond require your heirs to zero out the account by the end of 10 years rather than over the course of their lifetime. Consult with a financial advisor for options to reduce the tax burden for your heirs. See Retirement Plan Assets page for details.

Other Legacy Gifts

- Name your parish, a school, ministry or the Diocese as a beneficiary of your life insurance.

Please consult with your own attorney and other professional advisors regarding your personal tax and financial situation.

See the Appendix:

Wording [Bequest and Beneficiary Designations](#)
[Statement of Bequest Intention](#)

A Gift in the Future

Charitable Gift Annuity

“Now there are varieties of gifts, but the same Spirit; and there are varieties of services, but the same Lord; and there are varieties of activities, but it is the same God who activates all of them in everyone. To each is given the manifestation of the Spirit for the common good.” 1 Corinthians 12:4-7

The Holy Spirit brought the early Church alive by giving individuals gifts that would sustain the Church. By sharing your gifts, you can keep the church alive for years to come.

Charitable Gift Annuity

The Diocese of Kansas City-St. Joseph sponsors a charitable gift annuity program for donors 65 or older willing to make a gift of at least \$5,000 that will eventually pass to a parish, school, ministry or the Diocese. In return for a gift that will pass after death, a charitable gift annuity generates fixed payments for life to you (and/or someone you designate).

The annuity will replace and may increase the cash flow from the assets used to fund it.

How does it work?

The annuity is a simple contract between you and the Diocese of Kansas City-St. Joseph. Annuity payments are a general obligation of the Diocese.

You may fund your annuity with cash or appreciated property. All property accepted to fund a gift annuity is invested by the Diocese to support annuity payments.

The amount you receive as income is determined by the amount you contribute and your age; the older you are, the higher your payment rate. Gift annuity rates are those set by the Board of the American Council of Gift Annuities. Payments are generally made quarterly.

Tax Treatment

- If you are one of the annuitants and you fund the annuity with appreciated securities, there is no upfront capital gains tax.
- Your initial contribution is eligible for a charitable tax deduction, if your tax situation allows.
- A portion of each payment is a tax-free return of your principal. If funded with appreciated securities, the taxable portion is taxed at the capital gain rates.

For more information and a personalized illustration, contact **Chris Hotchkiss** in Planned Giving 816-714-2346 or hotchkiss@diocesekcsj.org. Please use the Charitable Gift Annuity Certificate Application form to request an illustration.

Please consult with your own attorney and other professional advisors regarding your personal tax and financial situation.

See the Appendix:

[Charitable Gift Annuity Certificate Application](#)

A Gift in the Future

Wills and Trusts

"No one shall appear before the Lord empty-handed, but each of you with as much as he can give, in proportion to the blessings which the Lord, God has bestowed on you." Deuteronomy 16:10, 16-17

When planning your estate, think about the institutions that have played a role in your life. This might be your parish, parish school, diocesan high school, or other ministry.

You helped them during your life with time, guidance, and financial assistance. You endorse their mission and believe that they will continue to make a difference for good in the world far into the future.

Bequests in a will or trust

The most basic estate planning tools are wills and trusts. "Bequests" are established by wills and trusts.

To make a bequest you will most likely engage an estate planning attorney to make sure all legal necessities are followed.

Bequests are not payable until death, so they do not affect your assets or cash flow during your lifetime. You can change the provisions of your will or a revocable trust at any time.

Charitable bequests are private. Your will is not filed or made public until your death. Trusts are never made public unless you instruct otherwise.

Frequently Asked Questions

Q What's the difference between a will and a trust?

A will is your instructions to your survivors and to the probate court about how you want your property distributed. It is a revocable, private document that only takes effect after your death.

A revocable trust -- sometimes called a living trust -- is a legal document that is always private and holds assets during your lifetime. After death, the trust transfers your assets -- or benefit from them -- to family and charity. Unlike a will, a trust must take title to assets before it can pass them to your survivors.

Q What if I already have written my will or trust?

You can amend a will or trust to make a new gift. Your attorney can prepare a simple document, called a codicil or amendment that adds a new charitable bequest while reaffirming the other terms of your will or trust.

Please consult with your own attorney and other professional advisors regarding your personal tax and financial situation.

See the Appendix:

Wording [Bequest and Beneficiary Designations](#)
[Statement of Bequest Intention](#)

A Gift in the Future

Retirement Plan Assets

“When you hold a banquet, invite the poor, the crippled, the lame, the blind; blessed indeed will you be because of their inability to repay you. For you will be repaid at the resurrection of the righteous.” Luke 14:1,7-14

As Christian stewards, we share the responsibility of making our Church a true community of faith and a vibrant source of service to the larger community. This includes providing financial support for today’s needs and building a firm financial foundation for tomorrow.

Beneficiaries of Retirement Plan Assets

A gift of all or a portion of your remaining assets from an IRA, 401(k), 403(b) or other retirement plan may be one of the smartest and least "expensive" ways to favor your parish, school, ministry or the Diocese.

Very substantial sums are currently invested in retirement plans. For many people, their retirement plan may be the principal asset at the end of their life.

Tax Treatment

TAXABLE TO YOUR HEIRS

In addition to inheritance taxes if the balance is large (more than \$12.06 million in 2022), if retirement plan assets pass to family members other than the spouse, the heir pays income tax on the value received. If a child is in the 22% tax bracket when he/she receives retirement plan assets from a parent, then a 22% tax will be levied on the receipt of these funds.

Retirement plans inherited in 2020 and beyond require your heirs to zero out the account by the end of 10 years rather than over the course of their lifetime. Options for reducing the potential tax burden for your heirs include:

- Buy life insurance payable to the beneficiaries to replace what they would have received from your IRA (or other retirement plan).
- Designate a charitable remainder trust to receive the retirement plan assets. Your heirs receive lifetime income and the remainder goes to charity.

TAX FREE TO YOUR PARISH, SCHOOL OR OTHER MINISTRY

If your heirs are provided for, by-pass taxation completely and give your retirement plan assets directly to your parish, school or other ministry.

Most retirement fund managers provide "beneficiary designation forms" available through a website or by calling the manager of the funds. The proper legal name of your parish (_____Catholic Church) should be listed on the beneficiary designation form with a portion or amount of the fund to be designated for the benefit of the parish or ministry.

Please consult with your own attorney and other professional advisors regarding your personal tax and financial situation.

See the Appendix:

Wording [Bequest and Beneficiary Designations](#)
[Statement of Bequest Intention](#)

Be a steward of your taxes

THE STANDARD DEDUCTION THRESHOLD is \$12,950 for an individual, \$25,900 for a couple in 2022.

- **Bundle charitable gifts** you would normally make over several years to exceed the threshold.
- Create a **donor advised fund** with a large charitable contribution that exceeds the threshold.

THE LIMITATION ON DEDUCTIONS FOR CHARITABLE CONTRIBUTIONS IS 60% of adjusted gross income. If you can afford to forego the income, help grow your parish, school, ministries or the Diocese.

Give assets without generating taxable income

IRA DISTRIBUTIONS: A Qualified Charitable Distribution (QCD) given directly from your IRA to the parish is valuable even if you no longer itemize deductions. QCDs up to \$100,000 may be excluded from taxable income. You must be at least 70 1/2 and have a regular (not Roth) IRA. If you are taking your Required Minimum Distribution (age 72 beginning in 2020), the QCD can satisfy the distribution requirement.

GIFTS OF GRAIN OR LIVESTOCK: If you farm on a cash basis, you can provide significant support for the Church by donating your grain or livestock. The gift is excluded from income. Production costs are eligible for deduction, if your tax situation allows.

Give appreciated assets to reduce capital gains & increase deductions

SECURITIES: An outright gift of appreciated securities will not incur federal capital gains, plus the fair market value is eligible for deduction. The securities must have been owned for more than a year and appreciated in value.

REAL ESTATE OR PAID UP LIFE INSURANCE: A gift that can be sold might allow you to make a larger gift than you expected.

Give appreciated assets and receive income

CHARITABLE GIFT ANNUITIES OR CHARITABLE REMAINDER TRUSTS: If funded with appreciated assets there is no up-front capital gains tax for you, but it is eligible for a charitable deduction and pays income for your lifetime. The remainder becomes a legacy gift for your parish.

Ease the tax burden on your heirs

THE ESTATE AND GIFT TAX EXEMPTION IN 2022 IS \$12.06 million per person, \$24.12 million for a couple. If you have a high net worth and have provided for your heirs, your assets can help sustain your parish, school, ministries or the Diocese.

CONSIDER THE TAX IMPACT OF INHERITING A RETIREMENT PLAN. Even if an Inherited tax-deferred retirement plan does not create an estate tax liability, it creates taxable income for your heirs. Retirement plans inherited in 2020 and beyond require your heirs to zero out the account by the end of 10 years rather than over the course of their lifetime. Life insurance or a charitable gift annuity can both provide for and reduce taxes for your heirs.

REMOVE TAXABLE ASSETS FROM YOUR ESTATE DURING YOUR LIFETIME. Donate assets like cash, appreciated securities, real estate, or personal property. Open a charitable gift annuity or charitable remainder trust and remove assets from your estate while generating income.

Please consult with your own attorney and other professional advisors regarding your personal tax and financial situation. End of life and estate planning.

Make your wishes known

Life Planning Checklist

Please check off the tasks that you have completed. You can then focus on the unchecked items to complete your plan.

PROFESSIONAL ASSISTANCE

- I have worked with an attorney licensed in Missouri to develop/review my estate plan.
- My accountant has checked my plan for all tax implications.

WILL

- I have a valid and current Missouri will, or a will that was properly executed in another state. (If unsure of the validity of a will executed in another state, have a Missouri attorney review it.)
- If I have responsibility for minor children, the will or trust identifies who is to care for them, physically, financially and spiritually in case of my death.
- My personal representative [executor], trustees if needed, and other advisors have been chosen, meet the requirements of Missouri law and are willing to serve.
- My will includes a separate writing, listing whom I wish to receive specific personal items, or I have another list that is incorporated into my will by reference.
- I have met with my personal representative and discussed all elements of my will and the location of all my important documents.

DURABLE POWER OF ATTORNEY

- I have established a durable power of attorney that appoints an attorney in fact who will handle my financial affairs if I become incapacitated. I may have an alternate if deemed advisable by my attorney.

ADVANCE DIRECTIVE FOR HEALTH CARE

A Catholic Guide to End-of-Life Decisions for Individuals and Families includes a sample Durable Power of Attorney for Health Care *incorporating provisions of a living will* and a Health Care Surrogate.

Living will

- I have a living will executed according to Missouri Law.
- I have met with my personal representative, my physician, my family and any appointed agents to discuss my living will.
- Three people I trust have a copy of my living will.

Health Care Surrogate/Proxy

- I have a valid Missouri Designation of Health Care Surrogate.
- I have chosen my health care surrogate(s), made her, him or them aware of my wishes and they have accepted this responsibility.

FINANCIAL/PERSONAL ISSUES

I have informed family members and/or my personal representative of the locations of the following: (check all that apply)

- All Bank Account Information
- Certificates of Deposits/ Annuities

- ___ Health Insurance Information
- ___ Insurance policies, names-address-phone number of agents and process to collect benefits
- ___ All Property Deeds and/or Mortgage information
- ___ Marriage and Birth Certificates
- ___ Veteran's Administration Documents
- ___ Pension Documents
- ___ Social Security Number and latest Earnings Statement
- ___ Pre-Paid Burial and Cemetery Documents
- ___ I have made certain that appropriate individuals have access to all my accounts, investments and safe deposit boxes. (If there are questions, you may want to see your attorney.)
- ___ I have given my personal representative the names and phone numbers of my pastor, accountant and attorney.
- ___ If there is a business ownership, I have informed the affected parties of my decisions in my will regarding the business and made proper arrangements with my attorney for those decisions to be implemented.
- ___ The beneficiaries on my insurance policies, retirement plans, IRAs, Annuities are current.
- ___ I have informed my family and/or personal representative of my following decisions:
 - ___ purchased my final resting place,
 - ___ decided all my funeral arrangements, and
 - ___ chosen readings and songs for the liturgy.

TRUSTS (IF APPLICABLE)

- ___ I have had my attorney review all trust documents to ensure that they are up to date with the current law.
- ___ I have fully funded my Trust
- ___ I have a Pour-Over Will that is coordinated with my trust.
- ___ I have chosen a successor trustee(s).

RESOURCES

Catholic Cemeteries, <http://cemeterieskcsj.org/>

Catholic Community Hospice, <https://hospice.io/care/catholic-community-hospice-kansas-city-mo/>

A Catholic Guide to End-of-Life Decisions for Individuals and Families <https://kcsjatholic.org/wp-content/uploads/04bic-Missouri-Bishops-Guide-to-End-of-Life-Decisions.pdf>

Appendix

IRA Qualified Charitable Distribution Request Form

Request from Plan Owner to Administrator for Charitable Distribution from an IRA to The Diocese of Kansas City-St. Joseph, MO for _____ Tax Year

[Name and Address of IRA Administrator]

Dear Sir or Madam:

Please accept this letter as my request to make a direct charitable distribution from my Individual Retirement Account # _____ as provided by the Sec. 1201 of the Pension Protection Act of 2006 and Sec. 408 (d) (8) of the Internal Revenue Code of 1986, as amended and extended.

Please issue a check in the amount of \$_____ payable to "The Diocese of Kansas City-St. Joseph, MO," c/o Chris Hotchkiss at P.O. Box 419037, Kansas City, MO 64141. TAX ID 44-0546494. Please designate my gift as follows for [Parish, School, Annual Catholic Appeal, or other parish or diocesan ministries using full name and address]:

In your transmittal of funds to the charity, please note my name and address as the donor of record in connection with this transfer and transmit a copy of this request form with your payment. Please copy me on your transmittal.

I intend that this transfer qualify for exclusion from income during the _____ tax year. Therefore, it is imperative this distribution be postmarked no later than December 31, _____. Please do not withhold any income tax from my distribution.

If you have any questions or need to contact me, I can be reached at telephone # _____. Thank you for your assistance in this matter.

Sincerely,

(Signature of Plan Owner)

(Date)

Printed Name and Address:

Instructions to Donor:

1. Please give the original signed letter of authorization to your plan administrator/trustee. Please mail/fax/email a copy to the Diocese at FAX 816-756-5089, hotchkiss@diocesekcsj.org, or Stewardship & Development, Attn: Chris Hotchkiss, Diocese of Kansas City-St. Joseph, PO Box 419037, KCMO 64141-6037

Securities Donation Form

Gift of Securities, DTC Transfer Instructions

Please gift the following:

<u># of shares</u>	<u>Security Name</u>	<u>Symbol (optional)</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

From: My Account Number _____ at _____
(delivering firm)

To: Diocese of Kansas City-St. Joseph
Tax ID: 44-0546494
Wells Fargo Clearing Services, LLC
DTC # 0141
Account # 5328-3701

Please designate my gift for [provide specifics] as follows [full name and address]:

The following parish or school:

The Diocese of Kansas City-St. Joseph for benefit of:

Signature of account owner:

Date: _____

Printed Name and Address

Signature of account owner:

Date: _____

Printed Name and Address

Contact:

Chris Hotchkiss 816-714-2346 or hotchkiss@diocesekcsj.org
20 W Ninth St
Kansas City, MO 641050

Instructions to Donor:

1. Please give the original signed letter of authorization to the delivering broker.
2. Please fax, email or mail a copy of the signed letter to Linda Maclean FAX 913-234-7717, linda.maclean@wellsfargo.com, or the mailing address above.
3. Please send a copy to the Diocese at hotchkiss@diocesekcsj.org, FAX 816-756-5089 or Stewardship & Development, Attn: Chris Hotchkiss, Diocese of Kansas City-St. Joseph, PO Box 419037, KCMO 64141-6037

Deed of Gift (Gift of Grain)

Please transfer:

of Bushels/Units

Type of Grain

_____	_____
_____	_____
_____	_____

To: Catholic Diocese of Kansas City-St. Joseph

Account No. Provided by Grain Elevator _____

(If no account number, call to establish)

Please designate my gift for [provide specifics] as follows [full name and address]:

The following parish or school:

The Diocese of Kansas City-St. Joseph for benefit of:

Signature of account owner:

Signature of account owner:

Date: _____

Date: _____

Printed Name and Address

Printed Name and Address

Contact: Chris Hotchkiss (816-714-2363), hotchkiss@diocesekcsj.org, FAX (816-756-5089)

Diocese of Kansas City-St. Joseph

20 W. 9th St.

Kansas City, MO 64105

(Mailing address)

PO Box 419037

Kansas City, MO 64141-6037

Instructions to Donor and Receiving Elevator:

1. **Donor:** Please sign and give the original Deed of Gift to the receiving grain elevator.
2. **Elevator:** Contact us as soon as possible. You can the contact number above and **fax (816-756-5089)** or email a copy of this signed Deed of Gift, so that we can track and notify interested parties of the gift.

This form applies whether the gift of grain is for a parish, school, or other ministry of the Diocese.

Charitable Gift Annuity Certificate Application

I hereby apply for a Charitable Gift Annuity Certificate to be issued under the Diocese of Kansas City-St. Joseph Gift Annuity Plan and enclose payment for that purpose in the amount of \$ _____.

If funded with property or securities, please describe in detail: _____ with a present value of \$ _____ to satisfy the issuance of the Annuity Certificate.

This is a Charitable Gift Annuity. A Charitable Gift Annuity is not insurance under the laws of Missouri and is not subject to regulation by the Missouri Department of Insurance or protected by a guaranty association.

The final beneficiary (ies) of the gift portion of this charitable gift annuity is/are (please check one):

The Diocese of Kansas City-St. Joseph for benefit of:

The following parish or school:

Name of Applicant: _____

(If a married woman, use given name and husband's surname)

Address: _____

City _____ State _____ Zip _____

Sex ___ Date of Birth: ___ / ___ / ___ (Month/Day/Year) Social Security No. (For tax reporting only) ___ - ___ - ___.

FOR TWO-LIFE, SURVIVOR ANNUITY – For a SECOND PAYEE upon death of primary beneficiary/Applicant:

Name of second payee: _____

(If a married woman, use given name and husband's surname)

Address: _____

City _____ State _____ Zip _____

Sex ___ Date of Birth: ___ / ___ / ___ (Month/Day/Year) Social Security No. (For tax reporting only) ___ - ___ - ___.

I understand that the annuity payments will be made on the last day of March, June, September and December or alternately _____ (as shown in the final Illustration of the Annuity) and will terminate at the death of the Applicant, if a single life annuity, or at the death of the Survivor, if a two-life annuity. I also understand that, once the Annuity is complete, the amount of the Annuity is not subject to withdrawal and that no portion of it shall be refundable until the death of the Applicant or Survivor. This Charitable Gift Annuity is a completed transfer to the Diocese of Kansas City-St. Joseph and is subject to the guidelines governing the Charitable Gift Annuity Program of the Diocese of Kansas City-St. Joseph.

Signature

Printed Name, Applicant

Date

Donor's Address (if different from Applicant) _____

City _____ State _____ Zip _____

-
1. Please make checks payable to: Diocese of Kansas City-St. Joseph
 2. Please send the form to hotchkiss@diocesekcsj.org, FAX 816-756-5089, or Stewardship & Development, Attn: Chris Hotchkiss, Diocese of Kansas City-St. Joseph, PO Box 419037, KCMO 64141-6037

Bequest and Beneficiary Designations

"For everything is from you, and we only give you what we have received from you." 1 Chronicles 29:14-16

IDENTIFYING THE PARISH, SCHOOL, MINISTRY OR DIOCESE:

Whether naming your parish, a school, ministry or the diocese to receive a bequest (e.g. will) or to be a beneficiary (e.g. life insurance), you can ensure that your intentions are understood by providing as much identifying information as possible. Ideally, state the Legal Name, Tax ID # _____, Address, City, ST. ZIP

To name the Diocese: Catholic Diocese of Kansas City - St. Joseph (Tax ID # 44-0546494), 20 West Ninth Street, Kansas City, Missouri 64105

To name a parish, school or ministry: Contact the parish, school or ministry for their legal name, Tax ID # and the address. The legal name should be stated as _____ "Catholic Church" not "Parish."

You can search <https://bsd.sos.mo.gov/BusinessEntity/BEsearch.aspx?SearchType=0>, the Missouri Secretary of State's website, to find the legal name, but not the Tax ID or address. Remember to search for _____ "Catholic Church" not "Parish."

Every parish in the Diocese of Kansas City-St. Joseph is registered as a nonprofit corporation in the State of Missouri. If a school or ministry is not separately incorporated, you can instruct the parish or diocese to use the funds for the support of a specific program, school or ministry.

Wording bequests:

Please consult an attorney or other professional to ensure accurate wording in your will or trust.

A general bequest will be worded similarly to "I give, devise and bequeath to the "Catholic Diocese of Kansas City-St. Joseph (ID # 44-0546494)," _____, (dollar amount, percent, residue, securities or property as described) for its general use and purposes as directed by its Ordinary."

A designated bequest will be worded similarly to "I give, devise and bequeath to the "Catholic Diocese of Kansas City-St. Joseph," 20 West Ninth Street, Kansas City, Missouri 64105, (dollar amount, percent, residue, securities or property as described) for the specific purposes of (parish or institution and complete address and specific purpose, if any)."

Naming Beneficiaries:

You can designate beneficiaries to receive your financial assets (e.g. life insurance, retirement plan assets, etc.). Most banks, insurance companies, or other financial institutions (including managers of IRA accounts) can send you a "beneficiary designation form" upon request.

The property passes to the beneficiary you designate "outside the will or trust" and takes priority over the will or trust.

You can review and flexibly adjust your designations at any time your wishes change. None of this requires the assistance of legal counsel, though you should consult your financial advisors to ensure it coordinates with your will or trust and will help you meet your goals.

Statement of Bequest Intention

By completing this form, you signify your intention to name a parish, school, ministry or the diocese as a beneficiary of your estate. Your beneficiary understands that all bequest provisions are revocable and that any intentions stated here are not binding on you or your estate. We are deeply grateful for your vision and generosity.

I have named:

The Diocese of Kansas City-St. Joseph for benefit of:

The following parish or school:

Type of Beneficiary:

Primary Beneficiary Secondary Beneficiary Contingent Beneficiary

Instrument: (Check as many as apply)

- My Last Will and Testament
- Charitable or Revocable Trust (Living Trust)
- Retirement Account
- Charitable Gift Annuity
- Life Insurance Policy
- Donor Advised Fund
- A gift of Cash, Securities, Real Estate or other tangible assets to establish an endowment (please specify) _____

(Optional) I estimate that the total value of my gift to (parish, school, ministry or diocese) through my estate will be \$_____.

I understand that my commitment to leave a parish, school, ministry or the diocese a legacy gift through my estate entitles me to special recognition during events and in publications.

- Yes, the Diocese of Kansas City-St. Joseph may publish my name.
- I wish to remain anonymous and request that my name not be published in connection with my bequest intention.

Signature of donor:

Date: _____

Printed Name and Address

Signature of donor:

Date: _____

Printed Name and Address

1. To help us honor the intentions set forth above, we would greatly appreciate a copy of your Will or Trust (or appropriate sections thereof) for safekeeping in our confidential files. Thank you.

Please send the form to hotchkiss@diocesekcsj.org, or FAX 816-756-5089 or Stewardship & Development, Attn: Chris Hotchkiss, Diocese of Kansas City-St. Joseph, PO Box 419037, KCMO 64141-6037