



ST JOHN THE DIVINE
SUMNERS LEGACY SOCIETY

MAKE A LASTING IMPACT

*Leave your legacy for future generations to continue
'Changing Lives for God in Christ'*





“Over the years, we’ve come to truly understand God’s provision and the importance of our tithe to God and His church. We joyfully give “first fruit” to our beloved St. John the Divine by making our tithe to the Sumners Legacy Society the first bequest in our will.”

— Lori & Ted Gobillot

“A number of years ago, my late husband Tom and I sat down to plan our estate charitable giving and the Sumners Society was at the top on each of our lists of beneficiaries. While there are a variety of extremely valuable non-profit organizations in this wonderful city of ours, only St. John the Divine has the capacity to reach so many people in all walks of life in such a variety of ways. Changing Lives for God in Christ is a mission which both of us embraced and actively participated in during our 30 plus years as parishioners. Please consider joining me as a member of the Sumners Society by making a legacy gift to St. John the Divine.”

— Chaille Hutcheson



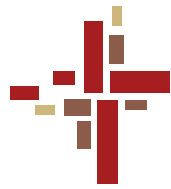


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WHAT WILL YOUR LEGACY BE?

For over 80 years, St. John the Divine has benefited from the legacies of those who came before us. Today, we are each building a personal legacy of faith and service that will enrich all who come after us. What will your legacy be?

Have you considered that your legacy can include a financial component as well? By remembering St. John the Divine in your estate plan, you express gratitude for the spiritual and educational gifts you received from St. John the Divine during your lifetime, while leaving a legacy for future generations to continue 'Changing Lives for God in Christ.'



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WHAT IS THE SUMNERS LEGACY SOCIETY?

The Sumners Legacy Society was founded in 2008 as the Thomas W. Sumners Society to encourage the growth of the church's endowment, the Memorial Endowment Fund (MEF), and to sustain St. John the Divine well into the future. It was established in honor of the ministry and legacy of our

founding rector, the Rev. Thomas Sumners. It recognizes and thanks those who have made provisions in their estate plan to benefit St. John the Divine and have informed the church of their commitment. It served as the vehicle through which we communicate the ministry of planned giving to fellow church members.

BENEFITS OF BELONGING

- The joy of knowing your legacy gift is a continuation of your lifetime of generosity and support of the Lord's work being done at St. John the Divine.
- A shared vision with others who support 'Changing Lives for God in Christ.'
- Assurance that your gift will bless St. John the Divine well into the future.
- An invitation to the annual donor recognition event.
- Educational opportunities
- A biannual newsletter
- For members who are willing to share their commitment publicly:
 - A new donor recognition wall
 - Recognition in the church's Annual Report



WHAT IS THE BEST TYPE OF LEGACY GIFT TO GIVE TO ST. JOHN THE DIVINE?

Your gift depends on your personal situation and should take into account your age, your financial situation, and the types of investments or assets you own. As with all important decisions, please think and pray about your giving goals, discuss your intentions with your family and other advisors, and review the various types of giving options. This chart may help:

<i>Your Goal</i>	<i>Gift Vehicle</i>	<i>How to Make Your Gift</i>	<i>Your Benefits</i>
Reduce gift and estate taxes on assets passing to heirs	Bequest	Name St. John the Divine in your will to receive a specific or partial bequest	Retain the freedom to live with your current income and make the legacy gift that you desire through your estate
Make a large gift with little cost to yourself	Life Insurance Gift	Name St. John the Divine as owner and/or beneficiary of a life insurance policy	Current income tax deduction; possible future deductions
Avoid the twofold taxation on retirement plan assets	Retirement Plan Gift	Name St. John the Divine as beneficiary of the remainder of the retirement assets after your lifetime	One way of assuring that your legacy gift to St. John the Divine is funded
Eliminate capital gains tax on the sale of a home or other real estate	Real Estate Gift	Donate qualifying property to St. John the Divine; property must be acceptable and mortgage and lien free	Immediate income tax deduction and avoidance of capital gains tax

HOW TO MAKE YOUR GIFT

Begin by contacting your financial advisor and/or attorney. St. John the Divine does not offer tax or legal advice; however, we can help you think about ways to express the intent of the gift you have planned.

Bequest: Name St. John the Divine in your will or trust with simple bequest language. Here are some examples:

- General bequests specify a fixed amount to be given to St. John the Divine: **“I give, devise, and bequeath to the St. John the Divine Memorial Endowment Fund \$xxxx.”**
- Percentage bequests are expressed as a percentage of an estate or residuary estate: **“I give, devise, and bequeath to the St. John the Divine Endowment Fund xx% of my estate.”**
- Other bequests, like residual and contingent bequests, enable you to provide for your loved ones while still leaving a legacy gift to the church. For example: family members can receive financial support during their lifetime after which assets pass to St. John the Divine; property that remains after other specific bequests have been made can be given to the church; or if the primary beneficiary dies before you.

Retirement Fund: St. John the Divine may be made the beneficiary of a portion or all of the balance in your IRA, thus avoiding potential estate taxes. The church does not pay tax on this distribution, whereas your family might incur taxes on this income if it has gone into the retirement plan tax free. Residual balances may be designated to St. John the Divine by simply requesting a new beneficiary form from your IRA administrator.

Life Insurance: St. John the Divine can be made the owner and beneficiary, or partial beneficiary, of the proceeds of an existing policy. This may be done by simply completing a new beneficiary form. You may also purchase a new policy and make St. John the Divine the owner and beneficiary. Premiums may be made as contributions to St. John the Divine and become tax deductible.

Unrestricted bequests/gifts give the greatest flexibility to use a legacy gift where needed. If, however, you wish to designate a bequest to support a specific ministry or initiative, it is important to consider language that enables St. John the Divine to determine an alternate, perhaps similar, use, should ministry needs change in the future.

Contact Us Today To Discuss Your Planned Gift

TERRA SEIDEL, DIRECTOR OF PARISH GIVING
713.354.2218, TSEIDEL@SJD.ORG



FREQUENTLY ASKED QUESTIONS

What is a Legacy Gift?

A legacy gift, also called a planned gift, allows you to make a deferred gift, either at a future date or at the time of your death, while enabling you to achieve both short and long-term financial goals. A legacy gift:

- allows you the opportunity to practice generosity and Christian stewardship in joyful response to what the Lord has done for you;
- uses estate and tax planning to provide for St. John the Divine and your heirs in ways that maximize the gift and/or minimize its taxable impact on your estate;
- is a legal contract that may be made through a variety of financial vehicles, while incorporating your giving philosophy, wants, and needs;
- will help you protect and provide for the financial needs of loved ones, while at the same time fulfilling your personal desire to leave a financial gift to St. John the Divine.
- can be made by anyone, regardless of their financial situation. Individuals who need to preserve resources for retirement can make a significant gift in the future without consequences to current cashflow and financial needs;

Your selection of St. John the Divine as a beneficiary of your planned gift is a statement of your Christian faith to further the kingdom and continue 'Changing Lives for God in Christ' well into the future.

Why is it important to make gifts to the Endowment?

We can grow the endowment incrementally through investment returns and memorial gifts directed to St. John the Divine through someone's obituary, but our endowment can grow exponentially through your legacy gift. We know the Lord has plans for us to prosper, and to give us hope and a future – and your gift helps fund just that!

How will your Legacy Gift be Stewarded?

Legacy gifts are managed by the Memorial Endowment Fund (MEF), a separate 501(c)3, created to manage the endowment of The Church of St. John the Divine.

The MEF was established as an investment fund with the purpose of achieving long-term appreciation of principal and income to provide supplementary and capital funds for St. John the Divine in perpetuity. Since its creation by a foresighted vestry in 1946, the MEF has provided our Church with financial support during emergencies, helped fund facility enhancements, assisted in special charitable and educational activities, and been a source of ready capital enabling the Church to take advantage of unexpected investment opportunities brought forward by the rector and the vestry. The MEF helps ensure St. John the Divine's ongoing central role in the faith life of generations to come.

Who oversees the MEF?

The MEF is overseen by a Board of Trustees made up of qualified parishioners, the rector, senior warden, and treasurer. An outside investment firm conservatively manages our investment portfolio. The MEF Board vets the properties, programs, and special improvement opportunities brought to them by the vestry and/or rector to determine where funds will be allocated.

Recent MEF Funded Projects:

The MEF has provided recent funding for:

- the refurbishment of the Carillon Bells – 2018
- a new HVAC system – 2019
- reroofing the administration building – 2020
- enhancing the Westheimer side of the church property – 2020
- an access control system for the entire church campus – 2021



THE CHURCH OF
ST JOHN THE DIVINE

CHANGING LIVES FOR GOD IN CHRIST

2450 RIVER OAKS BLVD.
HOUSTON TX 77019
713.622.3600



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TERRA SEIDEL, DIRECTOR OF PARISH GIVING
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