

*One generation
commends your
works to another;
they tell of your
mighty acts.*

PSALM 145:4



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LEAVING A
LEGACY
GIFT



What legacy are you leaving? When we think about legacy we often think about what we are leaving for our children. But our legacy can extend much further than just our family or even our ministry. What we leave behind as a legacy also includes our finances.

As you consider the future, you might want to reflect on your time in a church in the International Baptist Convention (or European Baptist Convention or Association of Baptists in Continental Europe) and consider leaving a legacy gift. Perhaps you came to faith or were called to ministry or met your spouse while in an IBC church. A great way to commemorate these events is to leave a gift that will ensure that others have the opportunity to experience what you have.

There are several ways that you can give:

- Last Will & Testament
- Gift of Life Insurance
- Appreciated Securities
- Retirement Plans
- Direct Charitable Distribution of IRAs
- Donor-Advised Funds

For any of these gifts we encourage you to consult your attorney and/or financial advisor for specific requirements in your area.

Last Will & Testament

Unrestricted bequests through your will help meet our most urgent needs at the time that we receive the bequest. Such bequests give the greatest flexibility and can be made with a sum of money, a percentage of your estate, or a specific piece of property.

If you wish to support a specific area of ministry, we ask you to contact the IBC Office or the church in advance to discuss the designation you have in mind. As needs may change over time, we recommend that such restrictions be stated broadly or alternatives included.

Gift of Life Insurance

Another option is to name us as the beneficiary (primary, secondary, or final) on your life insurance policy. You can also assign your annual policy dividends to us.

Appreciated Securities

By donating the appreciated stock to us, you may bypass the capital gains tax on the stock's appreciation.

Retirement Plans

Traditional Individual Retirement Account (IRA) assets are one of the most tax-efficient ways to give during your lifetime or at your death, by listing us as a beneficiary on your IRA.

Giving Now

Direct Charitable Distribution of IRAs

For U.S. citizens who are 70½+ years old, there is another option for giving that does not have to wait until you die -- direct charitable distribution of an individual retirement account. This charitable IRA rollover allows certain donors to exclude this direct transfer from taxable income. These gifts can also count toward the minimum distribution requirement for IRAs.

Donor-Advised Funds

For those of any age, a donor-advised fund is a miniature foundation which allows you to recommend the gifts to charity. Your gifts to the fund can provide tax benefits while simplifying your annual giving and supporting ministries closest to your heart.

Direct charitable contributions and donor-advised funds for the IBC or an IBC church need to go through the International Baptist Church Ministries, a recognized U.S. charitable organization. For assistance in making a contribution, contact IBCM at info@ibcmworld.org.

For more information on ways you can give, please contact us at resources@ibc-churches.org.