Spring 2014

Mission to the World

Partners in Planning

Introducing the MTW Center for Estate and Gift Planning

Almost 20 years ago, MTW leadership decided to establish a planned giving program. The goal of the MTW planned giving office was and remains to serve our partners. Our philosophy of ministry has always been to put the spiritual before the mechanical. By focusing on the specific needs and goals of each partner, we are able to work alongside them as they seek to find God's plan of stewardship for their estate. As we have helped partners around the country, our expertise and knowledge have grown. We are confident that we can help you find an effective way to meet your planned giving goals with the right tools—tools that allow you to avoid taxes and give to family and ministry. In light of our mission and experience, we are pleased to announce that we are now known as the *Center for Estate and Gift Planning.*

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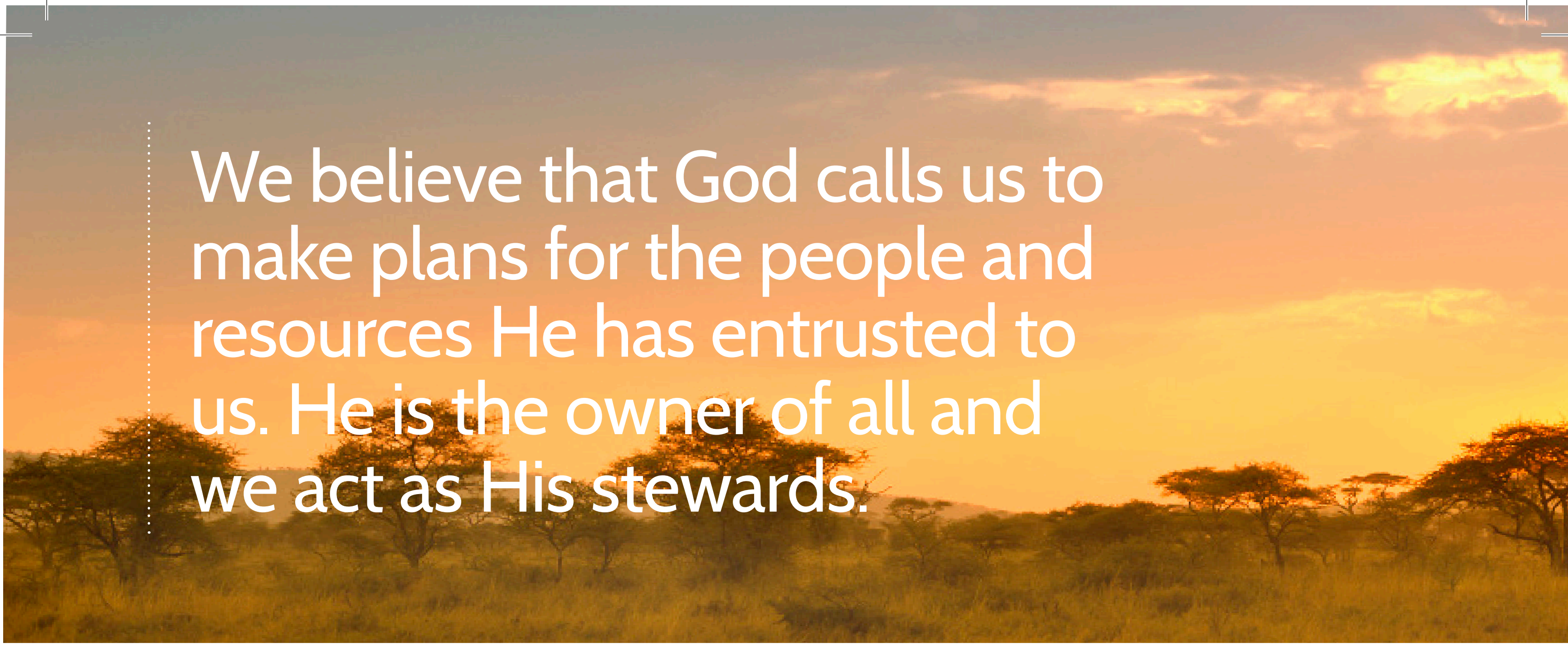

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as well as non-PCA churches. They represent different careers and interests, but they are each committed to further God's kingdom by planting churches and transforming communities. Our partners are also interested in providing for their families and making their plans as God has called them to do.

We have been able to work with each of these partners, to pray with them, and to assist them as they make decisions about their very different estates. From working with so many, we have gained a level of expertise that we are excited to share with you. We also know that it is not our role to tell people where to give. We believe that the "rising tide raises all ships," so we are pleased to help partners support the ministries they care about most.

Complimentary Estate Design Service

We believe that God calls us to make plans for the people and resources He has entrusted to us. He is the owner of all and we act as His stewards.

To this end, MTW offers a competent, biblically-based process for estate design. We are able to help families consider their property and the people in their lives, then show them ways they can use their property to provide for those they care about. Our approach always puts people before dollars, and our experience allows us to provide multiple solutions for our partners. We can help you answer questions such as, How much is enough for your family? How should your family receive their inheritance—over time or at one distribution? and How can you leave money to ministry that would normally go to taxes?

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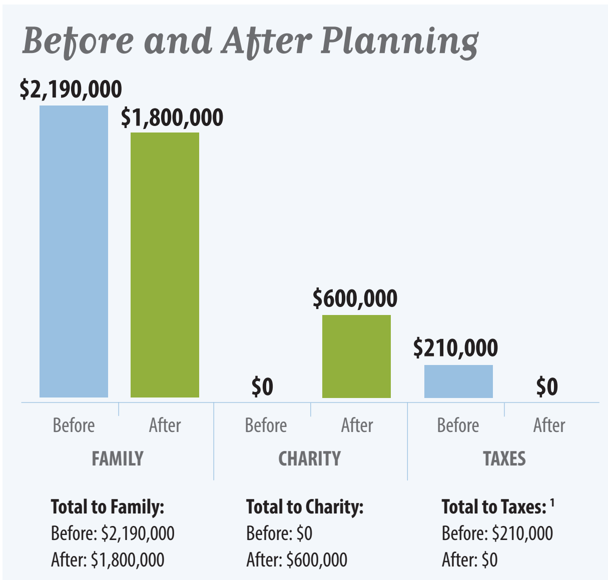
How Can MTW Help?

Recognizing that most families have only 7% of their assets in cash and 93% in non-cash assets, we are able to show people how they can give these assets to families and ministry. For those who are interested in ministry giving, often non-cash assets are the best assets to give. We have several tools that can help you make these types

of gifts. Some of the tools we use are charitable remainder trusts, charitable gift annuities, and donor advised funds. We are also experienced in helping people who are facing a transaction or sale that will create tax issues for them. We can show them how to avoid taxes and give where they would like.

We have developed the ability to handle complex gifts. We have experience with gifts of real estate, such as rental homes, warehouses, and land. We can also help you make a gift of partial interest in real estate or a split interest gift. We have worked with partners selling businesses. We can help create a zero tax sale or create a gift that will minimize the tax impact of a business sale.

The staff of MTW's Center for Estate and Gift Planning is privileged to minister to our partners, no matter the size of their estate. We have many ways we can assist you, but here's one example of how our guidance can positively affect your planning. (The example is fictional, but representative of MTW partners that come to us for estate planning advice.) This family had an estate of $2.4 million, including life insurance. They had three children and their previous planning did not include any charitable giving. They desired to provide equally for their three children and provide an equal portion to ministry—a technique often called "adopting a child of charity." In considering their assets and goals, we applied the principle of "giving the right assets to the right people." With the change in their planning, the end result was that their children were taken care of and that instead of paying $210,000 in taxes, that money became part of their giving to ministry.



[1] Combined estate and income taxes asssuming $5.25 ml tax credit equivalency, 40% estate tax rate and 35% income tax rate.

Who We Are

L to R: Bruce Owens, Beth Hall, Dr. J. Andrew White, Dr. Paul Kooistra, John Tubbesing, Leanne Portzel and Jim Sutton

MTW's Center for Estate and Gift Planning is made up of people with experience in estate planning and financial services that totals more than 100 years. We enjoy working with partners to help shepherd them through the process of estate design. We hope that we can help you.

Bruce Owens currently serves as Director of Partner Relations at Mission to the World. Bruce has been teaching and speaking for over 20 years on the subject of biblical stewardship and estate planning. Bruce began his career in ministry in 1993 when he was asked to establish the Estate and Gift Design Department at Covenant Theological Seminary. In 1995, he moved to Mission to the World to establish their Estate and Gift Design Department. He is an ordained PCA pastor.

Jim Sutton is an Estate and Gift Design Officer for Mission to the World. He joined MTW in this role in 2007 after spending 25 years in the financial services industry, including owning his own financial services company for the last 12 years. He is a ruling elder in a PCA church.

John Tubbesing is Director of MTW's Ambassador Program and Business as Mission. He joined MTW after 30 years as a business executive in the computer and telecommunications industries. John has served with MTW since 2004.

Dr. J. Andrew White is a Partner Relations Officer with MTW. He served in the same role with MTW from 1995 to 2006. From 2006 until 2012, Andy served as pastor at Princeton Presbyterian Church in Tennessee. An ordained teaching elder in the PCA, Andy has pastored churches around the Southeast. He also has experience as a financial planner and insurance broker.

Beth Hall has served as the MTW Estate and Gift Design Manager for more than 10 years. She assists MTW partners and churches as they utilize the EGD department's services, administers the MTW Donor Advised Fund program, and serves as a liaison between MTW and partners' advisors and financial institutions.

Leanne Portzel is the Capital Campaign Director at MTW. She has served the Estate and Gift Design Department for almost 15 years, primarily by writing and managing the department's communications. Leanne helped to launch MTW's charitable gift annuity program as well as its first major capital campaign.

Emily Pocoroba is the newest member of Partner Relations Department. She serves as the Administrative Assistant, supporting the Partner Relations team members. She brings more than 11 years of experience in ministry to MTW, specifically working with donations and building partner relationships.

We are thankful for the opportunity to serve you. Please return the enclosed response card and let us know how we can help you.

Nothing contained in this newsletter is intended to be legal, tax or financial advice. Please consult your personal advisers on all legal, tax, or financial issues related to gift or personal matters

Partners in Planning

Mission to the World

We trust you have found this issue of Partners in Planning to be helpful. We look forward to hearing from you with suggestions for future issues or with any questions you may have about the information shared here. Please take time now to complete the response card to receive our **Guide to Planning Your Estate.** We are here to help you in any way we can. Please write or call our office to let us know how we can be of assistance.

For will and estate planning purposes, our legal name and address are:

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Center for Estate and Gift Planning