

INNER CIRCLE

ABHM FOUNDATION NEWSLETTER



ABHM

American Baptist
Homes of the Midwest



ELM CREST
SENIOR LIVING COMMUNITY



TUDOR OAKS
SENIOR LIVING COMMUNITY



THORNE
CREST
SENIOR LIVING
COMMUNITY



CREST SERVICES



MAPLE CREST
HEALTH CENTER



TRAIL RIDGE
SENIOR LIVING COMMUNITY



MOUNTAIN
VISTA
SENIOR LIVING
COMMUNITY



THE COMMUNITY AT
FRANKLIN PARK

Looking Back and Giving Back

You likely reflect often on the year at hand, but do you spend much time envisioning the future? A solid estate plan is a critical component to protect your family after you're gone. It's also a tool to make a meaningful, lasting difference for ABHM residents and it can offer financial benefits to you.

HOW AN ESTATE GIFT BENEFITS YOU

Depending on the gift arrangement you choose, you can:

- Reduce your income taxes.
- Reduce or eliminate capital gains tax.
- Defer your gift until after your lifetime, so it doesn't affect current income.
- Give more—and create a greater impact—than you ever thought possible.

EVERY GIFT MAKES A DIFFERENCE

Your gift, in any amount, advances our mission to create Christian communities that empower older adults, families and people with disabilities. Visit abhomes.myplannedgift.org to learn more about gift options and the best tax-saving strategy for you.

TAKE NOTE

To qualify for a tax benefit in 2019 (when you itemize deductions on your income tax return), you must make your gift by Dec. 31. The date used for tax purposes is the day you transfer control of the asset. Here are gift dates by type.

- **Checks**—The mailing date is the date of the gift.
- **Securities**—If securities are electronically transferred to American Baptist Homes of the Midwest, the gift date is typically the day the securities enter our account. If stock transfers are mailed, the mailing date is the gift date.
- **Life insurance**—The date signed on paperwork transferring ownership to ABHM, assuming you properly forward the form to the insurance company, is the gift date.
- **Artwork and other tangible personal property**—The day you deliver the property with a signed document transferring ownership, if necessary, is the gift date.

The Perfect Way to Honor Someone You Love



If you, a family member or friend's life has been touched by an ABHM community, consider making a gift to that community, or an ABHM community in his or her name. When you memorialize some of the most important people in your life, such as your mother, father, spouse, mentors or other special loved ones, as part of a gift to American Baptist Homes of the Midwest, you:

- Honor that special person.
- Support our residents.
- Possibly receive personal financial benefits.

YOU HAVE CHOICES

Three basic methods are available for establishing an honorary gift:

A gift today—An outright gift can help fund our immediate needs or an upcoming project. The financial benefits include an income tax deduction and the possible elimination of capital gains tax.

A gift through your estate plan—You can include a gift in your will or living trust, stating that a specific asset, certain dollar amount or percentage of your estate will pass to us after your lifetime, in honor of your loved one.

A gift that lives on forever—Honorary endowments can be made now or through your estate plan. Endowments are structured so that a small portion of your gift, rather than the whole amount, is used each year to fund a particular purpose. To perpetuate the fund forever, the majority of the fund always remains intact and is invested for the future.

WE'RE HERE TO HELP

Making an honorary gift is a wonderful way to acknowledge someone's vision for the future. Contact us to learn more about ways to recognize your honoree.



WE ARE HERE FOR YOU

You generously support our communities, and we want to do the same for you. Return the enclosed reply card to receive one of our top FREE resources, covering one of the most difficult moments you'll encounter. Though hard to consider, be prepared for the future by requesting *What to Do in the First 48 Hours When You Lose a Loved One*.

Keep the Momentum Going

Your Generosity Can Extend Well Beyond Today

The end of the year puts many of us in a reflective state of mind. We think about the ups and downs we've had along the way and the special moments that touched our hearts.

When you review your personal highlights for 2019, don't forget to count the positive impact you've had on others this year by supporting causes important in your life, such as American Baptist Homes of the Midwest. Your generosity will inspire others to give.

The good feeling that comes from knowing you are making a difference can grow by combining a current gift with a future gift to ABHM. This thoughtful approach to giving allows you to continue to see the impact of your support today and be part of helping us address tomorrow's challenges.

Blending your giving today with a future gift lets you make a bigger impact than you ever thought possible. You have the flexibility to choose the combination of gifts that complement your financial situation and the future needs of you and your loved ones.

YOUR BENEFITS

- Increase the impact of your giving.
- Preserve wealth for you and your family.
- Enjoy greater tax savings.
- See the results of your giving today.

POPULAR WAYS TO GIVE TODAY



CASH



SECURITIES



REAL ESTATE



PERSONAL
PROPERTY

SIMPLE WAYS TO EXTEND YOUR IMPACT



RETIREMENT
PLAN ASSETS



LIFE INSURANCE
PROCEEDS



BANK OR
BROKERAGE
ACCOUNTS



WILL OR
TRUST

How to Use Your IRA to Make a Gift

For years, you've faithfully saved for retirement. However, what once worked in your favor—putting money into your IRA and enjoying tax savings—will change when you begin withdrawing funds. That's because you pay income taxes on the amount you withdraw from your IRA.

3 SOLUTIONS BASED UPON YOUR AGE

- 1. No matter your age**, you can designate American Baptist Homes of the Midwest as the beneficiary of all or a percentage of your IRA. Follow these simple steps to complete your gift:
 - Contact your IRA administrator for a change-of-beneficiary form, or simply download a form from your provider's website.
 - Name ABHM and the gift percentage. Return the form to your administrator.
 - Let us know! We want to ensure that your charitable intent is carried out.
- 2. If you're at least 59½ or older**, you can take a distribution and then make a gift from your IRA without penalty. If you itemize your deductions, you can take a charitable deduction for the amount of your gift.
- 3. If you're 70½ or older**, you can give any amount up to \$100,000 from your IRA directly to ABHM or another qualified charitable organization without having to pay income taxes on the gift.

MAKE YOUR GIFT COUNT IN 2019

Still need to take your required minimum distribution for the year? Your gift can satisfy all or part of that requirement up to \$100,000. Take action now—you must make the transfer by Dec. 31 to ensure your gift qualifies for 2019. (If you have check-writing privileges on your IRA account, please mail your check by Dec. 20 in order to give us time to process your gift before the end of the year.)



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