

Finding God Through Stewardship



Jesus taught that all gifts are from God. Stewardship is a very practical concept that reminds us to use our resources wisely and give back to God in thanksgiving for all he has given to us.

Stewardship is not a one-time act of giving, but rather a way of life that encompasses not only your weekly envelope and other planned gifts, but also the generous sharing of your time and talents with the Church and others. Jesus calls us to be disciples; stewardship is our answer to that call.

As good stewards, each of us plays an important role in preserving and extending our Catholic heritage in our own parish and the diocese through weekly gifts and planned giving. Planning our gifts to the Church can be a source of grace and deepening spirituality as we perpetuate our Catholic faith and walk more closely with the Lord Jesus.

Perpetuating Christ's Work in the Church

Fulfillment of the Church's mission is dependent in part on the sustained support of the people of the Diocese of Marquette. You can help support the good works of the Church in the Upper Peninsula through a variety of planned gift methods.

The starting point for planned giving is your weekly parish envelope. We are called to set aside part of our income to support the Church's mission. As we accumulate material wealth, however, we are also called to plan for the disposition of that wealth upon our death.

We have a responsibility to provide for our families and a responsibility as Catholics to build a solid faith foundation for future generations.

Your Gift Defines Your Legacy

Planned gifts can be made to the Diocese of Marquette for general purposes or designated for a specific entity or program. Your gift can be made for immediate impact or endowed for long-term impact.

Give to:

- Your parish or diocesan Catholic school
- Upper Peninsula Catholic Foundation
- Marygrove Retreat Center
- Seminarian education
- Retired priests of the Diocese of Marquette (St. Joseph Association)

Or, consider creating a new endowed fund in the Upper Peninsula Catholic Foundation.



Imagine the difference you might make with your legacy gift!



DIOCESE OF MARQUETTE

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*Catholic
Stewardship
and Planned
Giving Strategies*

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income/estate taxes or state law may impact your results.

United in the Gospel of Jesus Christ

Find a Plan That's Right for You

Thank you for considering a gift to help support the Church. We know you support the Church because you want to continue the mission that Jesus Christ entrusted to all of us. But we'd also like to make sure you benefit from making a gift to us.

You Have Options

You may be surprised to learn that many gift types offer significant financial and tax benefits. The key feature of a planned gift is that it provides important benefits to you *as well as* the Church.

We've designed the chart to the *right* to summarize the benefits of several common charitable gifts. Just think of what you want to accomplish with your gift, and there's probably a way to do it!

We're here to answer any questions you might have about planned giving. We can examine your particular situation and, together with your attorney and/or financial advisors, help you find ways to support the Church while ensuring your family's financial security.

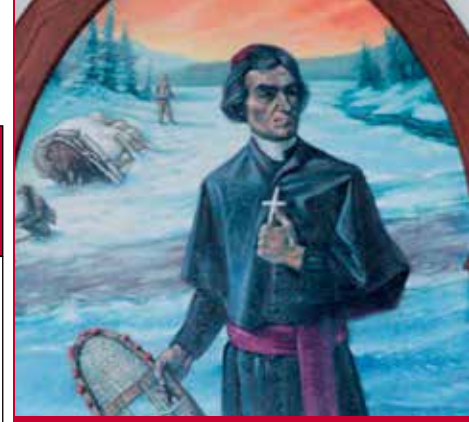


Simply return the enclosed survey or contact Terri Gadzinski at tgadzinski@dioceseofmarquette.org or 906.227.9108 for additional information.

PLAN AHEAD

	Simple Gifts Anyone Can Make	Gifts of Assets	A Gift That Pays You	A Flexible Gift That Pays Income	Gifts That Reduce Gift and Estate Taxes on Assets You Pass to Family
Your Gift	Your Will or Trust A Beneficiary Designation	Stock or Other Securities Real Estate Personal Property	Charitable Gift Annuity*	Charitable Remainder Unitrust Charitable Remainder Annuity Trust	Charitable Lead Unitrust Charitable Lead Annuity Trust
Your Goal	<ul style="list-style-type: none"> Defer a gift until after your passing. Maintain control of your assets during your lifetime. 	<ul style="list-style-type: none"> Make a gift now and receive benefits. Make a larger gift with little or no effect on cash flow. 	<ul style="list-style-type: none"> Supplement your retirement income with steady payments. Receive payments that are partially income tax-free. 	<ul style="list-style-type: none"> Supplement your own retirement income or that of someone else with a charitable remainder trust. 	<ul style="list-style-type: none"> Provide a revenue stream to the Church with a charitable lead trust.
How You Make the Gift	<ul style="list-style-type: none"> Work with your attorney to add a gift in your will or living trust detailing your donation to the Church. Designate the Church as beneficiary of a percentage of your retirement plan, savings or brokerage account or life insurance policy. 	<ul style="list-style-type: none"> Give stock or securities that have increased in value directly to the Church. Donate your residence, farm or commercial property. Donate tangible personal property such as art, collectibles or other items of value. 	<ul style="list-style-type: none"> Make a donation of cash or securities to benefit the Church through a simple exchange for fixed payments for life. 	<ul style="list-style-type: none"> You transfer cash, securities or other appreciated property into a charitable remainder trust. The trust pays either a variable (unitrust) or fixed (annuity trust) amount each year to you, or another beneficiary if you choose, for a lifetime or a term up to 20 years. When the term is up, the balance goes to the Church. 	<ul style="list-style-type: none"> You transfer securities or other appreciating property into a charitable lead trust. The trust pays either a variable (unitrust) or fixed (annuity trust) amount each year to the Church for a lifetime or term of years. The balance then passes to your heirs.
Your Benefits	<ul style="list-style-type: none"> Maintain your current lifestyle while making a meaningful gift to support the Church. Enjoy flexibility to change your plans as life changes. Pass your retirement plan assets to the Church tax-free. 	<ul style="list-style-type: none"> Receive immediate income tax benefits. Avoid capital gains taxes on assets that have increased in value. Transfer the expense of insuring or maintaining assets you no longer need. 	<ul style="list-style-type: none"> Receive current <i>and</i> future savings on income taxes. Enjoy tax savings on a portion of each payment you receive throughout your life expectancy. Receive fixed payments for life. What is left of your gift after your passing supports us. 	<ul style="list-style-type: none"> With a charitable remainder trust, you can make a generous gift to the Church, receive an immediate income tax deduction for the charitable portion of your gift and eliminate capital gains tax at the time of the gift when the trust is funded with appreciated assets. 	<ul style="list-style-type: none"> Support the Church during your lifetime, reduce your taxable estate and often reduce gift taxes with the charitable lead trust.

*Charitable gift annuities are not available in all states or through all organizations. Please contact us if you are interested in a gift annuity.



How to Support the Church With a Gift in Your Will

Your will allows you to control how your loved ones are provided for after your passing; it can also be an expression of your faith and create a lasting legacy of giving to your Church.

The easiest way to make a planned gift is to include a gift in your will. Your gift to the Church may be as easy as asking your estate planning attorney to add this suggested wording to your will:

"I give and bequeath the sum of \$ _____ (or _____% of my estate) to the Roman Catholic Diocese of Marquette (or your parish or Catholic school) for its general purposes."

A gift in your will may also provide more specific instructions regarding your gift, either restricting the use of the gift or granting a partial interest in the gift to others.