

## **Including St. John's Episcopal Church in Your Estate Plan**

Remembering St. John's in your will or as part of your estate plan is a way to help assure that St. John's is here, carrying out its mission, for future generations.

### **Your Will**

A will is a legal document, and we recommend that you consult with an attorney in having your will prepared. Here is some sample language that could be used for including St. John's in your will:

"I give, devise, and bequeath (state the amount, asset, or percentage of estate) to St. John's Episcopal Church, 1105 Quarrier St., Charleston WV 25301, tax identification number 550361495, to be used as the church's governing board or vestry deems appropriate."

### **Life Insurance and Retirement Accounts**

Many assets, such as life insurance and retirement accounts, including 401(k)'s and IRA's, pass to beneficiaries named on a "beneficiary form," rather than passing under a will. Ask your life insurance agent, personnel director or broker for the appropriate form(s) for your life insurance and retirement accounts.

You might consider naming St. John's Episcopal Church, 1105 Quarrier St., Charleston WV 25301, tax identification number 550361495, as a beneficiary of all or a fraction or percentage of some of your life insurance policies or retirement accounts, for example. As you may have heard, however, the estate and income tax rules are complicated. The choice of which accounts or policies you might like to leave to St. John's, and which to other heirs or organizations, and in what amounts or shares, can have serious tax implications for your estate plan and heirs. We strongly recommend that you discuss these issues with your attorney, accountant or other advisors as you consider filling out your beneficiary forms.

### **Other Planned Giving**

The website for the Episcopal Church Foundation has more information on other types of planned giving that you can use to leave a legacy to support St. John's. Brochures with helpful information about gift annuities, planning with real estate, and other planned giving topics are available to read or download at <http://www.episcopalchurchfoundation.org/tools-and-programs/fundraising-tools/planned-giving/plann>

### **Letting St. John's Know**

The decision of whether to let St. John's know about your plans is a personal one. You don't have to inform St. John's about your plans, but if you are willing to let St. John's know that you have included St. John's in your will or estate plan, it can help to make sure that your wishes are carried out. We encourage you, unless you have a personal reason for not doing so, to let St. John's know if you are including St. John's in your will or estate plan. Please be assured that all such information will be kept confidential.