

LEAVING A **Legacy** FOR **Kingdom** THE OF GOD

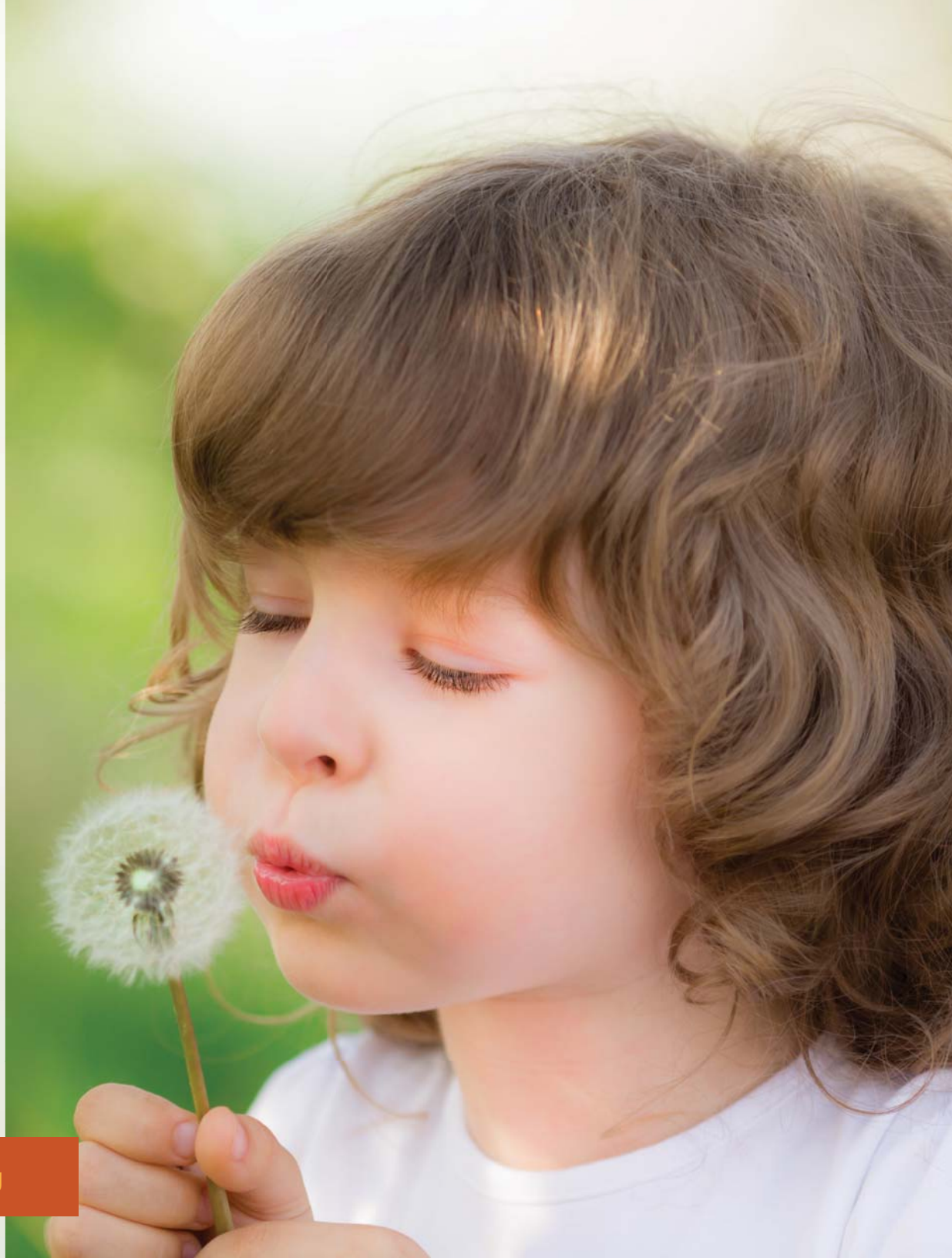
Can you remember when you first experienced the love, grace, and forgiveness of God? Imagine the intense joy people who live in gospel-deficient nations experience when they hear and receive the good news of Christ for the very first time. This is what happens through CBU world missions; this is what we do – together.

Although our time on earth is very brief, our impact can last for generations. Through legacy giving with CBU, you can touch lives with the gospel of Jesus for many years. You can make a gift now that will echo in eternity.

God has given us a very clear mission: to advance God's kingdom through Spirit-empowered gospel ministry. Through a simple, straight-forward process, you can act now to join us in shaping the future.



An invitation to include CBU in your planned giving





Life-changing Power Of The Gospel

Leaving a legacy gift to CBU enables future generations to experience the life-changing power of the gospel. God has enabled CBU to have a lasting impact in the lives of people around the world. Through conferences, international missions and strategic church planting, countless people have been transformed through the gospel of Jesus and the power of the Holy Spirit.

With the strategic use of planned giving and the generosity of God's people, we can join our faith and our resources to ensure the kingdom of God advances through Bible-based, Spirit-empowered ministry.

Every Gift Counts

Through a variety of giving instruments with different features to meet your financial and charitable goals, you can leave a lasting testimony of your values, beliefs, and passions.

We want lost people to meet Jesus. It's our dream for people to know the love of Christ, the presence of the Holy Spirit, and the purpose of God.

Leave A Legacy Gift

The Federal Tax Code allows for various planning opportunities that make planned gifts advantageous to partners and their families. Through prayerful consideration and the help of an estate planning specialist, you can choose an approach to planned giving that meets your needs and leaves a legacy.

Since our first conference in 1974, CBU has served the body of Christy with Spirit-empowered Bible teaching. In 1990, God opened a strategic door for gospel ministry in Ukraine. This catalyst propelled mission in gospel-resistant nations, and today we work all across Europe in key nations like Spain, Scotland, France, and Germany.

Our world needs clear, Spirit-empowered gospel ministry now more than ever. By leaving a legacy through planned giving, you are partnering with CBU so that others, too, can experience, the love, life, and freedom available in Christ.

Take action today! Speak with your estate planner, or contact us to chart a course for leaving a legacy that will echo for generations to come.

"Spiritual milestones in our life have been marked by CBU conferences. It is a natural response for us to give back some of the rich seed God has planted in our lives."

*Joe & Sherry Capitan
Greenville, SC*



PLANNED GIVING OPTIONS

GIFT TYPE	PLANNING GOALS	KEY FEATURES	BENEFIT TO YOU
<p>Testamentary Bequest</p>	<p>You desire to control your assets during your life. You desire a charity to benefit from your estate at your death. You hope to reduce the amount of estate tax that might otherwise accrue to your estate.</p>	<p>You designate a charity as a beneficiary of your estate in a will, trust or other instrument, such as a life insurance beneficiary form. Your executor or trustee satisfies the bequest through the administration of your estate and/or trust. Your estate receives an estate tax deduction.</p>	<p>Your estate will be entitled to an unlimited charitable deduction in amount up to the fair market value of the bequest. Planned giving bequests can be revoked during your lifetime. Appreciated property such as stock or real property which is left to a charity will not be subject to income taxation. Retirement accounts left to charity will never be subject to income taxation.</p>
<p>Lifetime Intervivos Gift</p>	<p>You desire to reduce the size of your taxable estate. You desire to reduce the tax liability associated with appreciated property such as stock and real property. You need to offset gains from investments or income in a specific tax year with a charitable deduction.</p>	<p>During your life you transfer cash, stock securities or other assets to a recognized tax exempt entity and you recognize immediate tax benefit. For individuals and taxable estates, outright gifts offer a simple and effective mechanism for reducing estate tax liability.</p>	<p>A cash gift provides you with an income tax deduction of up to 50% of your Adjusted Gross Income in the year the donation is made. Gifts of appreciated property, such as stocks, securities, or real estate offer a dual savings of tax deduction for the full fair market value of the gift (subject to AGI limitations) and avoidance of capital gains tax on the appreciation of the gifted property. A gift in excess of your AGI limits can be carried forward to five succeeding tax years.</p>
<p>Endowment Fund</p>	<p>You desire to limit your gift to specific objectives of the charity. You desire for your gift to have a lasting legacy to future generations served by the charity.</p>	<p>An Endowment Fund allows you to make gifts to a charity for specific purposes. Donations may be in the form of cash or appreciated assets (typically stocks, bonds, mutual funds, or (real estate).</p>	<p>You will receive an income tax deduction of up to 50% of your AGI (with a cash donation) and up to 30% of your AGI with a donation to an endowment fund of appreciated securities. Appreciated property such as stock or real property which is left to a charity will not be subject to income taxation. The fund can continue in perpetuity to carry out your philanthropic objectives.</p>
<p>Charitable Gift Annuity</p>	<p>You desire to reduce the size of your taxable estate. You desire to reduce the tax liability associated with appreciated property such as stock and real property. You need to offset gains from investments or income in a specific tax year with a charitable deduction.</p>	<p>You transfer cash or appreciated property to a charity in exchange for a promise from such charity to pay you a fixed income for your life. You or another non-charitable beneficiary will maintain an income stream during life.</p>	<p>You will receive an income tax deduction of up to 50% of your AGI (with a cash donation) and up to 30% of your AGI with a donation to an endowment fund of appreciated securities. Donated property may be sold tax free by the charity.</p>
<p>Charitable Remainder Trust</p>	<p>You desire to reduce the tax liability associated with appreciated property such as stock and real property. You hope to reduce the amount of estate tax that might otherwise accrue to your estate.</p>	<p>A Charitable Remainder Trust is an irrevocable trust that pays a stated amount each year to one or more individuals for a specified term of years (not exceeding 20 years) or for the life of the individual. Upon the end of the income beneficiary's life, the remaining amount of trust property passes to a charity.</p>	<p>You will receive an income tax deduction on the transfer of the property to the trust. You receive an annual income stream during your life of no less than 5% of the value of the trust property. The value of your taxable estate will be reduced.</p>
<p>Charitable Lead Trust</p>	<p>You desire that your family receive cash or property at a future date. You desire to receive a gift or estate tax charitable deduction.</p>	<p>You transfer cash or other property to a trust that makes a gift to a charity for a number of years. Following the gift term, the remaining trust property is transferred to you or another beneficiary.</p>	<p>You receive a gift or estate tax deduction. Your beneficiary receives the property following a term of years.</p>