





## *You don't have to be wealthy to help them.*

It just requires planning. With even a small initial gift, you can create a permanent legacy using planned giving programs that are specifically tailored to help support your financial planning and estate planning goals and to fit within your means.

You can designate how your gift is to be used: to provide unrestricted funds to help meet community needs now and in the future; or to provide permanent resources to aid identified programs, projects, agencies, organizations, or initiatives that are of particular interest to you and your family.

Planned giving offers many benefits. If you give during your lifetime, you will receive a charitable income tax deduction. If your estate is subject to taxes, a gift made at death will provide a tax deduction. Perhaps most important is the enduring nature of planned giving—you may use the fund to honor or remember a loved one, perpetuating your family name long beyond your lifetime. It's up to you.

The same charitable act that provides our St. Paul Jewish community with a contribution this year can ensure that the community receives a gift on your behalf every year, throughout your lifetime and beyond.

# Throughout *your lifetime,*

*thousands of Jews have faced hardship and persecution at home and around the world. Others will need your help.*



# For generations to come,

*when your grandchildren become grandparents, Jewish elderly will continue to face challenges that threaten their independence. Some will need subsidized housing, specialized care, and programs to help them stay active and vibrant. They will need your help.*



## *You can be there to help and still retain your assets.*

You can make a substantial gift without changing your lifestyle. In fact, planned giving programs often make better use of assets you already have by enabling you to guarantee income for yourself or loved ones, while offering significant tax benefits.

Current circumstances and resources may dictate when you choose to initiate your gift, how much you give and why. You may need to consider your own financial needs or you may want to provide income for loved ones. You may want to make a lasting contribution, but may be unable to make a substantial gift right now or you may simply prefer to initiate giving through your will. No matter what your motivation for giving, how much you are able to give, or when you would like your gift to begin—there's an option for you.

A **charitable bequest** provides a gift through your will; a **life-income plan** provides payments to you at regular intervals throughout your lifetime; an **endowment** provides a permanent source of present and future income for the St. Paul Jewish community or to support a charitable interest of your choice.

There are a number of options available; any of them will allow you to create a legacy that provides for future generations, while making sure that you and your loved ones are able to reap significant benefits.

You can begin today.





# Decades from now,

*when our world is a very different place, you can help future generations of Jews who may be caught off-guard by misfortune or misunderstanding. They will need your help.*



*You can be there.*

### *At home in St. Paul...*

Our community is changing and growing. St. Paul is home to life-long community members and is welcoming newcomers from across the United States and around the world. Whether we are adding creative new programs for our elderly, reaching out to young families in the suburbs, or helping our agencies remain strong and vibrant, we need endowments to keep St. Paul vital for generations to come.

### *For Jews around the world...*

Our global Jewish community is constantly faced with changing needs and unforeseen problems. A shifting landscape breeds unprecedented challenges. Whether we are caring for the elderly in the Former Soviet Union, helping Jews in the diaspora come home to Israel, or kindling the spark of Judaism in the hearts of young people, your gift allows you to be there—forever.

Your commitment to secure the future of the Jewish people is a sacred covenant. By giving, you are teaching important values of leadership and responsibility to your family, friends and community. Your gift will allow you to be there whenever help is needed. Today, throughout your lifetime and for generations to come.



An Endowment is **Forever.**