



# Our Lady of Guadalupe

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Roman Catholic Church



## PARISHIONER GUIDE TO PLANNED GIVING

A guide to planning your personal or family legacy

## PLANNED GIVING

A planned gift helps you establish your personal or family legacy with Our Lady of Guadalupe and extend your generosity into the future.

In addition to the significant impact of a planned gift, these types of charitable donations often cost you nothing during your lifetime and offer you and your family a substantial tax savings.

Unlike cash donations, planned gifts are unique because they allow you to choose from a variety of giving options to help you achieve your or your family's philanthropic vision.

## DID YOU KNOW...

A charitable bequest can reduce or, in some cases, eliminate federal estate or state inheritance taxes. For this reason, it is strongly encouraged that you discuss your plans with a certified tax accountant or personal attorney to maximize your tax savings!



## YOUR CHARITABLE GOALS

Our Lady of Guadalupe encourages you to consider why our parish home aligns with your charitable legacy.

## EXPERIENCE

Your gift to Our Lady of Guadalupe ensures that parishioners, guests, visitors, and community members continue to have the opportunity to experience the transformative gifts of Jesus Christ.

## FAMILY

Our Lady of Guadalupe is a united community comprised of individual families like yours. Your gift will allow the parish to continue to be part of your family history and welcome new families to our spiritual home.

## LEGACY

Your gift strengthens and preserves a unique and growing legacy that reflects the history of the Our Lady of Guadalupe community.

## FAITH

Our Lady of Guadalupe invites parishioners, guests, and community members to explore their personal relationship to God.

## COMMUNITY

Our Lady of Guadalupe parishioners are active volunteers in their communities and are involved in many programs designed to give back to those in need.



**OUR LADY OF GUADALUPE,  
PRAY FOR US**



# CHARITABLE ESTATE PLANNING TEAM

A number of professionals may be involved in your estate planning and those same resources should be part of your charitable estate plans.

A representative from Our Lady of Guadalupe can work alongside any of the professionals listed below to ensure your charitable vision is achieved.

Your ESTATE ATTORNEY helps you establish the plans for your estate, including your charitable gift plans.

Your ACCOUNTANT specializes in tax matters and can help you identify ways to reduce the tax burden of your estate plan, including identifying charitable gift options.

Your FINANCIAL PLANNER can advise on investments, insurances, and tax-savvy ways to make your charitable contributions.

You may employ a TRUST OFFICER to oversee the personal and investment aspects of administering trusts, including charitable trusts.





## WAYS TO GIVE

We accept a wide variety of planned gifts to help you or your family choose the best option to suit your interests, circumstances, and philanthropic goals.

### SIMPLE PLANNED GIFTS

- Gift in Will or living trust, also known as bequest
- Beneficiary designation

### GIFTS THAT PAY YOU

- Charitable Gift Annuity
- Charitable Remainder/Lead Trust

### TAX-ADVANTAGED GIVING DURING YOUR LIFETIME

- Appreciated securities
- Gift from IRA
- Real estate

## SIMPLE PLANNED GIFTS

There are a number of generous and practical gifts that can be easily executed. These are great ways to increase your philanthropic impact without spending cash up front.

### GIFT IN WILL OR TRUST

Including Our Lady of Guadalupe in your will allows you to support the parish programs and services that you are passionate about at no cost to you during your lifetime. Bequests are flexible, easy to get started, and fully revocable, meaning that you can adjust them at any time in case something changes.

#### Special Bequest

A special bequest is made when you name a specific piece or property, dollar amount, or percentage of your estate to benefit Our Lady of Guadalupe.

#### Residual Bequest

A residual bequest refers to giving all or a portion of your remaining estate after any debts, taxes, expenses, or other beneficiaries have been paid.

#### Contingent Bequest

In anticipation of some unexpected occurrence, a contingent bequest simply ensures that your property will go to Our Lady of Guadalupe rather than to any unintended beneficiaries.

If you need to create a will, you can easily do so courtesy of The Catholic Foundation of Greater Philadelphia in 20 minutes or less. Visit [www.freewill.com/thecfcp](http://www.freewill.com/thecfcp) to get started.

### BENEFICIARY DESIGNATION

By naming Our Lady of Guadalupe as a beneficiary of your IRA, other qualified retirement plan, or life insurance policy, you can balance your estate by leaving your highest taxed asset to a charity and your lowest taxed asset to your heirs. These gifts reduce the financial strain on your beneficiaries while allowing you to make a permanent charitable impact. These gifts are often extremely quick and easy to facilitate.



## GIFTS THAT PAY YOU

Did you know there are charitable gift opportunities that provide a life income to you or your loved ones? Consider these options.

### CHARITABLE GIFT ANNUITY

A gift annuity is an agreement between an individual and a qualified charitable organization. The donor gives assets to the organization and receives fixed payments for the rest of his or her lifetime and/or the lifetime of another person, if desired. Since a portion of your gift will be used for charitable purposes, you are entitled to a federal income tax deduction in the year you make your gift. Part of each payment is income tax-free for a period of years, as well.

### CHARITABLE REMAINDER/LEAD TRUST

A charitable remainder trust (CRT) is an irrevocable trust that generates a potential income stream for you, as the donor to the CRT, or other beneficiaries, with the remainder of the donated assets going to Our Lady of Guadalupe. A charitable lead trust (CLT) is an irrevocable trust designed to provide financial support to Our Lady of Guadalupe for a period of time, with the remaining assets eventually going to family members or other beneficiaries.



# TAX-ADVANTAGED GIVING DURING YOUR LIFETIME

Our Lady of Guadalupe gratefully accepts a variety of direct contributions that often reduce your tax burden while helping you reach your philanthropic goals

## APPRECIATED SECURITIES

If you or your family have held a stock, bond, or mutual fund for more than one year, these publicly traded securities can be transferred to Our Lady of Guadalupe as a gift. A gift of securities allows you or your family to avoid the capital gains taxes that you would normally pay, while allowing you to deduct their value from your annual income tax. Stocks, bonds, and mutual funds can be cash wired, transferred electronically, or donated as a certificate.

## GIFT FROM IRA

If you are 70½ years old or older, you can take advantage of this simple way to benefit Our Lady of Guadalupe. Contributions from your IRA up to \$108,000 directly to a qualified charity such as ours means you don't have to pay income taxes on the money. If you're over the age of 73, these contributions can count towards your required minimum distribution (RMD). This popular gift option is commonly called the IRA charitable rollover, but you may also see it referred to as a qualified charitable distribution (QCD).

## REAL ESTATE

Do you own property that you no longer wish to manage or maintain? A gift of residential, commercial, or undeveloped real estate can offer a substantial tax savings for you and your family, while providing significant support to Our Lady of Guadalupe.

The information in this guide is accurate as of February 2025 and does not constitute legal or financial advice. Consult your financial advisor and obtain professional counsel of an attorney.



# THE LEGACY SOCIETY

All of us want to leave a legacy – to continue to make a positive, faith-filled impact even after we are gone. The Legacy Society recognizes and acknowledges those who have included our parish in their estate plans or through a planned gift.

Planned gifts play a vital role in helping Our Lady of Guadalupe fulfill its Gospel mission of reaching out to others. Let us recognize your stewardship as a member of The Legacy Society.

Membership does not affect your current finances, but it does give us the opportunity to thank you. Members of The Legacy Society can choose to remain publicly anonymous.

You qualify for membership if you have:

- Named the Our Lady of Guadalupe as a full or partial beneficiary of your will or living trust
- Designated the Our Lady of Guadalupe as a beneficiary of your insurance policy or transfer ownership of a paid policy
- Designated the Our Lady of Guadalupe as a beneficiary of your retirement plan or IRA

Notify us of your gift intention at [generalmanager@olguadalupe.org](mailto:generalmanager@olguadalupe.org) or (267) 247-5374 to become a member.



## GETTING STARTED

Planned giving is an easy, flexible, thoughtful, and profoundly personal process that anybody, no matter their circumstances, can get started. As illustrated in this guide, there are many ways to start your personal or family legacy of giving.

If you are interested in leaving Our Lady of Guadalupe in your will below is some suggested language for use:

"I hereby give, devise, and bequeath to the Our Lady of Guadalupe Parish Fund with The Catholic Foundation of Greater Philadelphia at 2133 Arch Street, Suite 400, Philadelphia, PA 19103 (EIN 46-1566557) all, a fraction, or a percentage of the rest, residue, and remainder of my estate, both real or personal, to be used for its general purposes."

If there is a specific interest you have in mind to support our parish, such as a named family fund or a restricted need of the parish, we welcome a conversation to discuss your charitable goals.

The Finance Council ensures that all estate gifts received are stewarded according to the donors wishes and in a way that best serves the immediate and long-term needs of Our Lady of Guadalupe.





## CONTACT US

Ready to get started? Estate planning should be done prayerfully and in conversation with your loved ones and a trusted advisor. If you need additional information on how to proceed with making Our Lady of Guadalupe part of your plans contact us at [generalmanager@olguadalupe.org](mailto:generalmanager@olguadalupe.org) or (267) 247-5374.

## REMEMBER

Your contribution is much more than just a donation; it is an opportunity to participate in the future of a thriving church and local community, and for yourself or your family to be recognized and celebrated for your generosity and kindness. Think of how many people your gift will affect? A planned gift, unlike a cash donation, increases that number exponentially.



CREATE YOUR LEGACY TODAY.



Our Lady of Guadalupe

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Roman Catholic Church