



LEGACY GIVING OPTIONS

We all want to leave our mark — to bring people into the Kingdom. To know we let God work through our lives as much as possible. But as we work to leave a legacy, most of us overlook one of the most significant things we can do: planning a charitable gift in our will or other legacy giving.

If you're like most people, you'd be surprised by the impact your generosity can have. Even a small legacy gift can help spread the Gospel to generations of people around the world. Plus, when you give a legacy gift, you tell others what you care about most — and that inspires others to action, too!

We know you have many things to consider as you craft a plan that expresses your faith and takes care of your loved ones. That's why we've created this simple guide.

We invite you to look over these common legacy plans. Then, when you're ready, take this information to your professional advisors to implement the plan that is best for you.

1 Create a Charitable Gift Annuity

This is a great way to support TEAM's mission and receive an income for life. A gift annuity is a simple contract between you and TEAM. Donate cash or appreciated stock, and TEAM provides you a guaranteed income for the rest of your and/or a beneficiary's life. The rate of the payments are based on your age and the number of annuitants (up to two). At the end of your and/or another beneficiary's life, TEAM receives the remaining balance of the annuity.



BENEFITS

- Receive a fixed income for life, a portion of which is tax-free.
- Receive an immediate charitable income tax deduction.

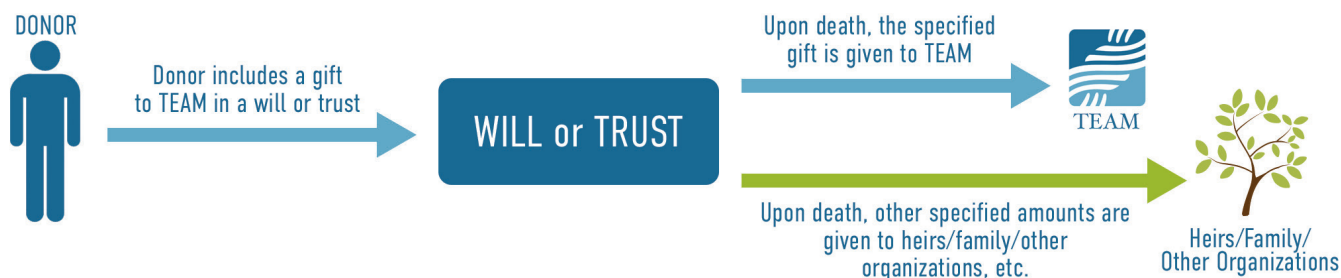
If you have any questions about charitable gift annuities, or would like to request a free personalized illustration, please contact us.

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Leave a Gift in Your Will

A gift in your will, living trust or codicil (also known as a bequest), is by far the most popular legacy gift.

Some people choose a specific dollar amount or specific asset. Others choose a percentage of their estate, ensuring they make their best gift no matter how their financial situation changes. You might also consider leaving a residual bequest, making the gift from the remainder of your estate after your loved ones are taken care of.



BENEFITS

- Allows you to distribute your estate to loved ones and charities as you wish.
- Generally avoids estate and inheritance taxes.

SAMPLE LANGUAGE FOR YOUR WILL OR TRUST

The following language may help you and your attorney when drawing up a bequest that meets your needs.

I (we) give (describe dollar amount, property or percentage of your estate) to support The Evangelical Alliance Mission (TEAM), federal tax ID #: 36-2169146 PO Box 969, Wheaton, IL 60187-0969. This gift is unrestricted and shall be used to support the mission of TEAM, wherever the need is the greatest.

If you are interested in supporting a specific project or program, it is best to discuss your plans with our legacy planning professionals before completing your bequest language to confirm your wishes can be met by TEAM.

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Create a Charitable Trust

• Charitable Lead Trust

A charitable lead trust lets you make a substantial gift to your favorite charity while still passing on much of your estate to your heirs, free of tax. And unlike many other options, you can choose whether you want contributions to start now or in the future.

With this option, you provide cash or other assets to fund the trust and set a schedule for how long the trust will last. During the trust's lifetime, it will make payments to the charity on a fixed schedule. At the end of the term, the remaining assets in the trust return to you or to other beneficiaries.



BENEFITS

- The trust's remaining balance returns to donor/heirs.
- May reduce annual income tax and federal estate tax.

• Charitable Remainder Trust

A charitable remainder trust is similar to a charitable lead trust, except that rather than donating to the charity first, the charitable remainder trust provides income to one or more beneficiaries for life (not to exceed 20 years). When the term of the trust is over, the remaining balance goes to the qualified charity (or charities) of your choice. You will also receive a charitable tax deduction at the time of your gift.

Unlike charitable gift annuities, you will select an annual payout when you create the trust, with a minimum percentage of 5 percent. The maximum percentage depends on your current age or the term of the trust.



BENEFITS

- Annual payments to you for life or the duration of the trust.
- Immediate income tax deduction based on the value of the trust's remaining interest.
- The remaining interest passed to charity is not subject to estate tax.
- If funded with appreciated assets, you avoid the immediate realization of capital gain tax.

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Make a Beneficiary Designation

Designating TEAM as one of the beneficiaries of your life insurance, CD, bank account, brokerage account or 401(k), 403(b) or other retirement plan is an easy way to benefit TEAM's mission and save income taxes for your heirs.

You can make TEAM a primary beneficiary for a percentage or specific amount or make us the contingent beneficiary so that we receive the balance only if your primary beneficiary doesn't survive you.

If donating life insurance, you may receive tax deductions for premiums paid, dividends assigned, cash surrendered or replacement value.

You simply request a form from your plan administrator that is entirely separate from your will. This approach is an easy and flexible way to give since you can review and adjust beneficiary designations anytime you want.



BENEFITS

- Upon death, the plan benefit and/or balance is donated to TEAM and other beneficiaries.

NEXT STEPS:

1. Contact Janet Mortenson Stump at legacygiving@team.org for additional information about legacy giving to TEAM
2. Talk to your personal financial, tax or legal advisor(s).
3. If you name TEAM in your plans, please use our legal name and federal tax ID.
Legal Name: The Evangelical Alliance Mission (TEAM)
Address: PO Box 969, Wheaton, IL 60187-0969
Federal Tax ID number: 36-2169146
4. As a legacy donor, you are entitled to charter membership in the Franson Fellowship. Learn more about the Franson Fellowship by visiting www.team.org/franson-fellowship.

TEAM does not provide tax or legal advice.

Donors should consult their own professional advisors to discuss their personal situation.