

Living Legacy

Planned Gift Program



The
National
Christian
Choir

Did you know...

- that The National Christian Choir (NCC) has a Planned Gift Program called *Living Legacy*?
- that you can arrange part of your estate *today* to benefit both The Choir and yourself? You can witness your good works in action now. Most people think that Planned Gifts applies only after they are called home to our Lord. Some gifts do apply afterward, but many can be activated now!
- that, for the Christian, estate planning may be the most important act of stewardship he or she will ever undertake?
- that, sadly, the traditional planning approach has been to find ways to pay taxes at the time of death, making the IRS a major beneficiary rather than a relative or charity?

Planned Gifts – The Living Legacy. It's about time!



The National Christian Choir Living Legacy Program

Help spread God's Word throughout our nation's capital. Washington, D.C., is one of the most important cities in the world, and its people, along with the nation and the world, must hear our Lord's message!

The National Christian Choir offers multiple ways for you to be God's instrument in strengthening the mission of The Choir, which is to glorify God through a unique ministry of music that draws people into a new and deeper relationship with Him.

Each program we offer is planned to be custom designed just for you. Our Development Director wishes to speak to you and your consultants (attorney, financial advisor, family members, etc.) to begin the process of setting up YOUR Planned Gift program.

Every plan we show is tax deductible (to the extent allowed by law) because we are approved by the IRS as a non-profit ministry. Participation in these plans can reduce your taxes and do great works at the same time! *(100% of everything contributed to The National Christian Choir goes to our mission.)*

The NCC is a vital, active, organization with outreach worldwide. Our "Psalm 95" weekly radio program broadcasts in each state in the USA, as well as each province and territory of Canada, the U.S. Virgin Islands, Puerto Rico, and more!

We have distributed over 30,000 of our CDs to U.S. troops through our program, Music for Overseas Military (MOM). The Choir has a prolific recording schedule, releasing at least one new CD every year.

We have many more dynamic programs to tell you about in person. We pray that you will want to work with us, shoulder-to-shoulder, to help make our plans reality. By becoming a member of our Legacy Society (see next page) now, you not only help us achieve our objectives, but you can also set and achieve financial estate goals for yourself, your loved ones, and The Choir as well.



Become a member of The National Christian Choir Legacy Society

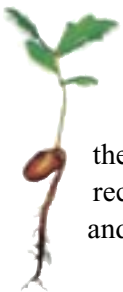
Your membership in the Legacy Society is based upon your level of participation in one or more of our 14 estate gift plans, giving you a voice in some of The Choir's decision making process. For further detailed information, see page seven. As a member, you have the option of having a voice in some of the decisions made by The Choir. The section at the end of this brochure describes the Legacy Society and special recognition you receive for being a member.

We Serve You by providing a number of avenues for estate planning:

Legacy Programs

Leadership Gifts: With all our growth opportunities before us, we look to where we are certain the Lord is leading. We have two new choirs to start, a building to build, and much more. We believe God is our source and that He uses His people. Therefore, we pray that God will send us someone who can provide seed money to begin new programs. We call these types of donations **Leadership Gifts** because they allow us to announce that we have a big start on a project. Others are encouraged to follow your lead. There are numerous options including gifts of cash, stocks, real property, and more. Any of the legacy gifts can be made in recognition of you or in memory of a loved one.

Three Different Insurance Programs: One program helps you to make The National Christian Choir (The NCC) the beneficiary of a policy. A second program allows you to turn over a policy to The NCC, and instead of merely receiving a tax deduction for the cash value (the normal method), you can often get a tax deduction for two to three times the cash value. This is a powerful tool because you receive the tax benefit in the year of your donation, and The NCC can put your generosity to work now,



during your lifetime. The third plan helps extract the cash value of the policy for both a tax deduction now and funds for The Choir to utilize immediately.

Create a Legacy Through Your Bequest: Provisions made in a will are bequests. Your bequest may be in the form of cash, property, or a percentage of the remainder of your estate. Whatever the case, a bequest to The NCC is deductible for federal estate tax purposes. Language approved by our attorney for an effective bequest to The NCC is available upon request from The Choir's Development Office. If you have already provided for The NCC in your estate plans, please let us know so we can incorporate your plans with ours and recognize you for your generosity.

Three Programs Involving Trusts Created in Wills: We offer Charitable Remainder Trusts in either of two broad categories – Charitable Remainder Annuity Trusts and Charitable Remainder Unitrusts. A third trust opportunity is the Charitable Lead Trust. The avenues to developing these trusts are many, and we will be happy to visit with you and your representatives to discuss the plan that best suits you. **Regardless of the size of your estate**, trusts can save you a great deal and help assure that at least a portion of your estate passes to your heirs outside of probate. The important feature of trusts is that you avoid capital gains taxes, provide for your heirs, and benefit The Choir – all at the same time.

Delayed Real Estate Gift: Through a Retained Life Estate Trust, you can give your personal residence or farm to The National Christian Choir now, while retaining the right to live there for the rest of your life or for a specified term of years. You may also provide for another individual to live there for the rest of his or her life. After your lifetime, or the other individual's lifetime, the property transfers automatically to The Choir for proper utilization.

Undervalued Real Property: Do you have property that could be divided, such as real estate, yet it is not feasible to do so unless done at a loss? If you sell



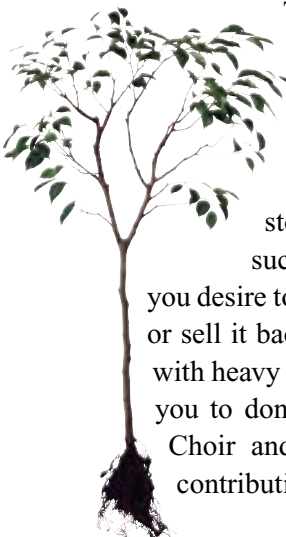
your property at a loss, you stand to lose twice – once, because you are selling it “under market” and again, if you donate it, because the property value exceeds the allowable level of the gift. Through a sponsor, we could purchase the property below market. You receive an agreed upon sum for it, and we issue to you the balance of its market value as a tax-deductible donation. This IRS approved process is called a “bargain sale.” It allows both The NCC and you to greatly benefit from the undervalue situation.

Wealth Replacement Trusts (WRT): What happens when you want to give fully and freely to The NCC, but you also want to give just as fully to your children or other heirs? A very popular solution is to combine a WRT with a Charitable Remainder Trust (CRT). The WRT is funded by life insurance. The good news is that you do not make premium payments on the life insurance – the CRT does. In the end, you have your full estate to give to your heirs (the WRT) PLUS you have already provided for The Choir through the CRT. Best of all, you get to see the fruit of your generosity through the ministry of The National Christian Choir in your lifetime!

Your Online Auctions for NCC Benefit: Everyone has items around the house and around the business that they no longer need, but that others would pay a premium to get. Host an on-line auction on eBay and designate The NCC to receive the proceeds from the sale. It is very easy to do! The Choir is enrolled in a special non-profit arm of eBay just to help you get your items sold for charity.

To get started, call The Choir’s Development Office at (301) 540-5044 or e-mail cgeorge@NationalChristianChoir.org.

Closely Held Assets: If you own stock in a closely held corporation, such as your own family business, and you desire to transfer it to other family members or sell it back to your company, you can be hit with heavy capital gains taxes. Our plan allows you to donate your closely held stock to The Choir and receive a tax deduction for the contribution. We can then sell it back to your



company or an heir assuring that the stock remains in the family. There are multiple avenues to approach non-marketable securities, allowing retained shares to still represent 100% of the equity of the company.

Gifts of Tangible Property: You may have collections of art or other items you no longer want to manage. They can be given to The National Christian Choir for us to sell for you, creating an income for our ministry on one hand, and a tax deduction for you and your estate on the other.



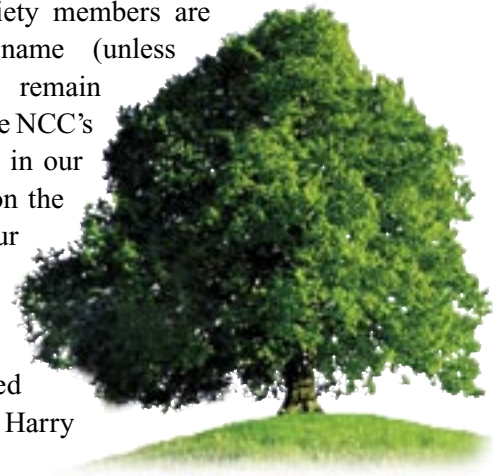
We have identified 14 ways we can all work together to lower your taxes, assure your estate transfers to your designated heirs, and allow you to also bless The National Christian Choir.

Our Planned Gift Initiative is often called **Living Legacy** because many of our plans are designed to help you to safeguard your estate today while allowing you to see real benefits of your generosity as evidenced by the growing outreach of The National Christian Choir. It is wonderful to witness The Choir’s growth, made possible by your gift. Many see their giving as an investment in The National Christian Choir, a messenger of God’s true Word of love.

MORE ABOUT THE LEGACY SOCIETY:

Any planned gift you make, of any size, is a Legacy Gift. When you designate a Legacy Gift of \$50,000 or more, you are automatically enrolled in The Legacy Society.

All Legacy Society members are recognized by name (unless the desire is to remain anonymous) in The NCC’s printed programs, in our newsletters, and on the Honor Wall in our upcoming music center building. Legacy Society members are invited to meet with C. Harry



Causey, our Founder, Executive Director, and Music Director, whenever The Choir travels to other states or countries. Special events will be held in the Washington, D.C. region at least once a year for Legacy Society members to become better acquainted with Mr. Causey and The NCC Board of Directors.

THE HERITAGE SOCIETY:

When you designate a Legacy Gift valued between \$10,000 and \$49,000, you are automatically enrolled in The Heritage Society. Members of the Heritage Society are recognized on the Honor Wall in our upcoming music center building, The NCC printed programs, and its newsletter.

In all cases, before making your final decision, consider consulting with your legal counsel or other advisors.



- Participation, at any level of any of our 14 plans, is a Legacy Gift.
- Legacy Gifts between \$10,000 and \$49,000 include membership in the Heritage Society.
- Legacy Gifts of \$50,000 and over include membership in the Legacy Society.

Any Legacy Gift you make helps assure The Choir's continuance for generations to come.

The
National
Christian
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