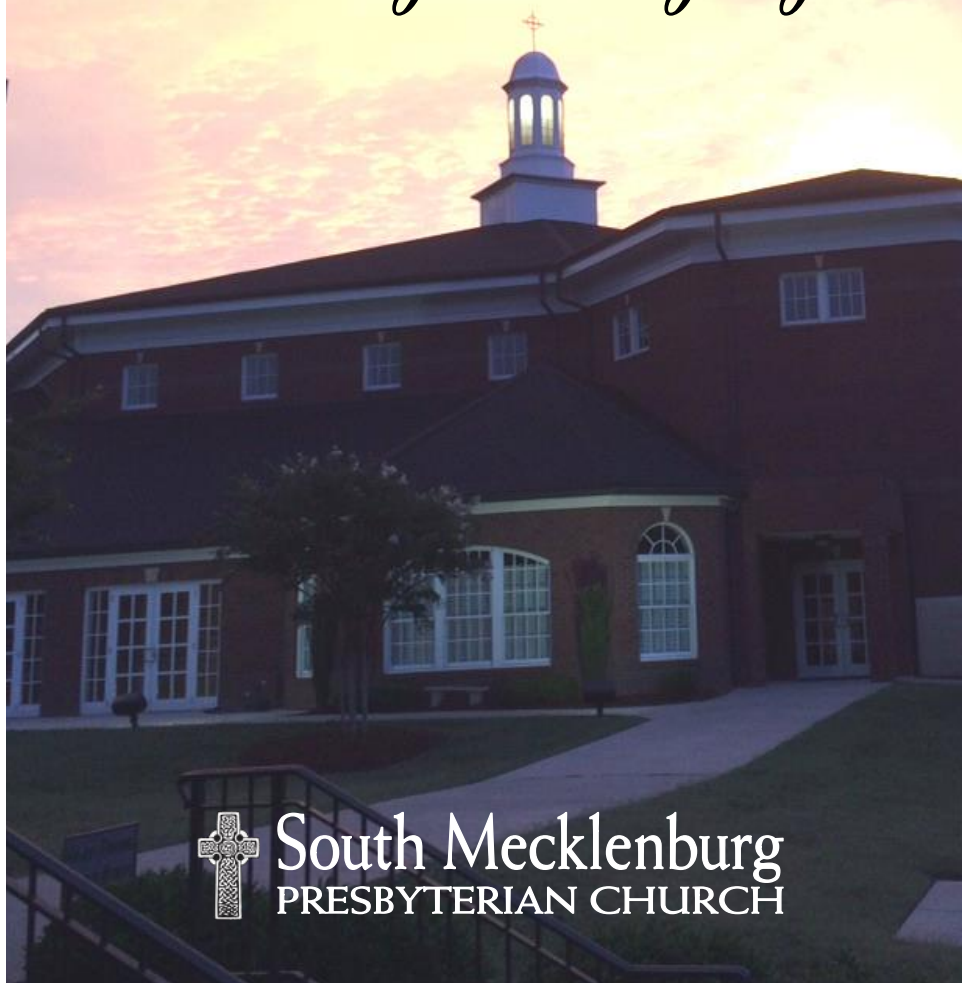


Planned Giving

Creating a Legacy



South Mecklenburg
PRESBYTERIAN CHURCH

God calls us to make wise and faithful choices about the use and disposition of our resources. By planning our future gifts now, we determine what happens to our accumulated assets when we are no longer here.

Making a planned gift is not just for those who have wealth or advanced financial expertise but for anyone with a gracious spirit who wants to designate future gifts while they are living. We at SMPC are thankful for those who choose to give gifts to support the current and long term needs of SMPC's ministry.

A Planned Giving program provides us with an opportunity to respond to God's grace and leave a legacy of gratitude that will help assure a continued vitality and mission at SMPC. The planned gift may provide financial benefits to the donor including tax savings, reduced capital gains, and estate tax minimization. The best gift is one that is appropriate for the particular circumstances and desires of the donor.

The overall purpose of the SMPC Planned Giving program is to provide a perpetual financial structure that will carry out the work of God through the SMPC congregation for years to come. From a spiritual perspective, planned giving offers church members an additional channel for sharing the financial gifts provided to them by God with their church. Our goal is not to elicit a planned gift from every member but to give every member the opportunity to make an informed decision about making a planned gift to SMPC.



You can continue to make a difference for generations to come...

SMPC Opportunities for Planned Giving

Giving for Today

Planned Gifts can be given to the church for immediate use by the church. The donation can be undesignated and used for general purposes or can be designated for a specific use, such as debt reduction, capital improvements, Outreach & Mission, Spiritual Formation, Worship or other special projects or church programs.

Giving for Tomorrow

Planned Gifts can also be given to the SMPC Legacy Fund, a restricted endowment fund. Income from this fund is available to be spent by the church. The principal, which anchors the endowment, is protected and provides stability and on-going income for the church. Donations to the SMPC Legacy Fund may be designated among the following funds:

1. **Heritage** - Income will support capital additions and improvements and building maintenance of the church.
2. **Missions-Outreach** - Income will support the Missions-Outreach work of the church.
3. **Programs** - Income will support all other ministries and programs of the church.
4. **Undesignated** - Income will be used as needed.

Sources of Gifts

1. Make an outright gift of cash, stock securities or real estate.
2. Include SMPC as a beneficiary on your life insurance policy or retirement accounts.

You may wish to discuss planned giving with your financial advisor or contact the Presbyterian Foundation to learn about the various ways to give based upon your personal circumstances.



Questions on Planned Giving

Why Use a Planned Giving Option? These options offer a supplemental way to support SMPC's current and future needs. Donors who provide for SMPC often do so because they are inspired by the church's influence on their own lives and the lives of others.

What Do I Care About? When you consider your legacy, reflect on what is most important to you and how the church has made a difference in your life and in the lives of your family.

What Do I Wish to Accomplish with My Gift? Think about the results you want to achieve. Perhaps you want to consider other methods of giving to support SMPC and its current programs. Or perhaps you want to help ensure the church's legacy for future generations. Or perhaps you would like to support a specific program that has been meaningful to you.

How Does Planned Giving Fit into My Financial Life? You can review your financial position and options for giving with your personal financial advisor, or the Presbyterian Foundation, in order to determine the best options available to you for giving and how your gift should be structured to provide the greatest benefit to yourself, your family, and to SMPC.

Gift Procedures

The church keeps a record of known planned gifts and the donor instructions regarding each gift. If you decide to designate SMPC as a recipient of a planned gift, or if you have already done so, please let us know. We will follow up with you with a Gift Designation form to ensure that your gift instructions are appropriately recorded.

To notify the church of your planned gift, or for additional information regarding the SMPC Planned Giving Program, contact:

Mary Katheryne Zagora
Financial Administrator
mkzagora@smpchome.org
704.544.0404, extension 116

Matt Brown
Senior Pastor
matt@smpchome.org
704.544.0404, extension 101

Policy & Controls

Donors expect SMPC to be a good steward of the contributions to the Planned Giving Program. There is an implicit trust that the gifts will be well managed and used for the designated reasons that will benefit the church and congregation.

The SMPC Funds Management Committee in cooperation with the Session will be responsible for the oversight, management, investment and use of the Planned Giving funds.

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