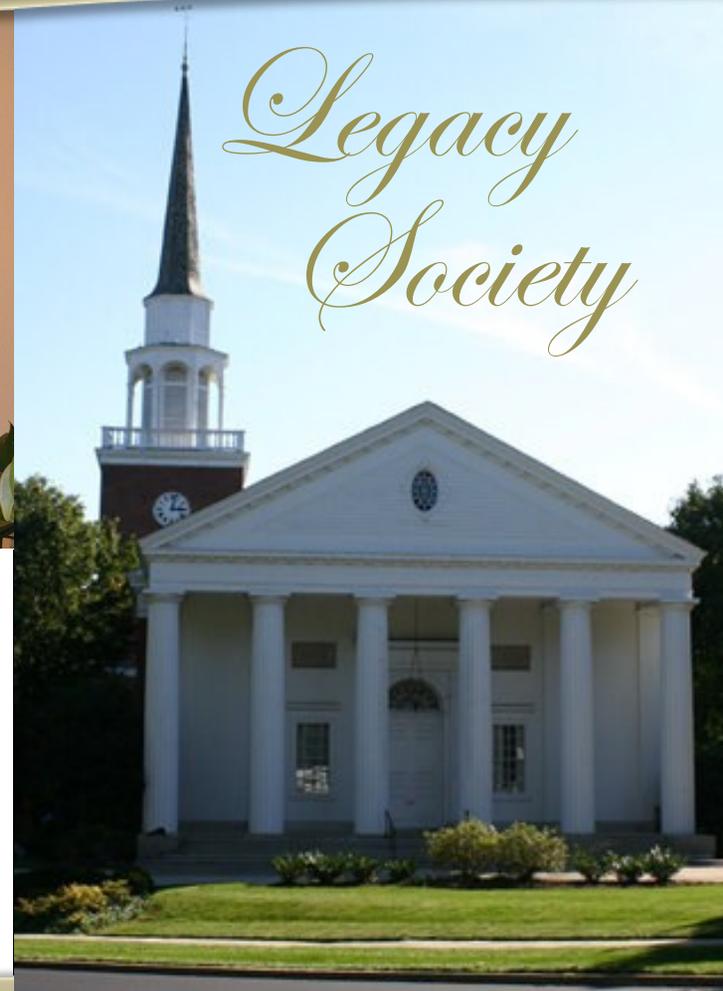


*Thank you
for considering a Legacy Gift.*

Second
Presbyterian
Church

All of us are indebted
to the past, to those who
precede us. We drink from
wells we have not dug. We
enjoy liberties we have not
won. We share faith whose
foundations we have not laid.

At the same time,
we are seeds of the future,
for those who succeed us.
We dream and envision and
set things in motion. The
fruition of our decisions will
be known only to others
whom we will not meet. We
are called to partner in faith
with those who have gone
before us and to offer the
best that we have to give to
those who will follow.



*Legacy
Society*

NEXT STEPS

IF YOU HAVE MADE A GIFT:

THANK YOU! Please complete the enclosed
response card and share it with us
so we may thank you properly!

IF YOU ARE STILL EXPLORING:

- Please visit our Legacy Society link at
www.secondpresby.org
- Speak with your advisors
- Contact a Legacy Society Committee Member

Second Presbyterian Church
4200 St. Paul Street
Baltimore, MD 21218
410.467.4210 | www.secondpresby.org

*Spiritual Partnering
Across Generations*

How to Make a Planned Gift

We, as members and friends of Second Presbyterian Church, are the beneficiaries of many tangible and spiritual gifts made possible by the faithful generosity and foresight of prior generations. It is important to build on that foundation to strengthen and secure what we have for future generations. To that end, the mission of the Second Presbyterian Church Legacy Society Committee is to join in a loving partnership with the Church community to encourage and facilitate gifts and bequests to Second Presbyterian Church that ensure the uninterrupted fulfillment of the Church's Mission for the generations that follow.



A legacy or planned gift is a form of charitable giving made in the context of your estate, retirement or tax planning. When carried out with discernment, a planned gift becomes part of an expression of your deepest values and an extension of spiritual practice. Through such an act of stewardship, you can create the kind of legacy you would like to leave at Second Presbyterian.

You may let those who will lead our church in future years decide how best to use your gift in their time, or you may choose to direct your gift to one of our investment funds which supports the area of ministry you regard as particularly important. You can contact a member of the Legacy Society Committee for more details.

Second Presbyterian's policy is to convert all noncash gifts to cash as soon as possible. The cash proceeds are then directed to the fund designated by the donor. If no specific designation is made, the gift will be placed in the general Endowment Fund.

GIFTS NOW

Appreciated Securities (or other assets): The gift of appreciated securities is most often in the form of common stock or mutual funds. Such a gift is a valuable way to benefit Second Presbyterian Church and for you to receive tax benefits based on the fair market value of the assets. Other appreciated assets, like real estate, may be gifted, but it is important to discuss these in advance with the Church.

Real Estate: Real estate may be deeded outright to Second Presbyterian or left by bequest. The irrevocable gift of property may provide an immediate tax deduction and avoid capital gains. Due to complexities, be prepared to work with the Church and qualified advisors to ensure that this is a suitable gift for both you and for Second Presbyterian Church.

Life Insurance: Make a gift of a policy or buy a policy making Second Presbyterian Church the owner and beneficiary.

GIFTS THAT PAY INCOME

Charitable Gift Annuity: The gift annuity is an irrevocable gift of cash or securities where you receive a predictable fixed income for life. At termination, the Church receives the residual value of the annuity.

Charitable Remainder Trust: The remainder trust is an irrevocable gift of assets into a charitable trust that provides you a fixed (Annuity Trust) or variable (Unitrust) income for life or for a set term. At the trust's termination, the trust assets become a generous gift to Second. There are also potential tax benefits dependent upon your situation.

Charitable Lead Trust: The lead trust's income payments are distributed to the Church for a set period of years, after which the assets are transferred back to the grantor or whomever the grantor has named the beneficiary. This provides generous annual support for the Church now, removes the asset from the estate and passes an asset to heirs with little or no tax. There is no immediate tax deduction for the lead trust.

GIFTS LATER

Bequest: The bequest is a gift through your will or revocable trust that enables you to retain the asset during your life and provide significant support when you no longer require the asset. You may choose a specific item, a percentage, or a residual bequest. You may also choose to make Second Presbyterian Church a contingent beneficiary in case the heirs are unable to receive the estate.

Retirement Plan Assets: In some cases, retirement assets can be the heaviest taxed assets in an estate. Naming Second Presbyterian Church as beneficiary can avoid that taxation, enabling the asset to pass tax free to the Church. You may also make Second Presbyterian a percentage beneficiary or a contingent beneficiary of a retirement plan or IRA.

Bank or Investment Account: Financial accounts can be a simple and inexpensive way to leave a legacy gift for the Church. Contact your financial advisor to see how easy the process is to make Second Presbyterian the beneficiary of a particular investment or bank account.