



Dear Friend in Christ,

Thank you for considering a planned gift to Forward Movement.

In Lent of 1935, Forward Movement first published *The Disciple's Way* (the precursor to *Forward Day by Day*) a small pamphlet with daily scripture and a brief reflection, responding to the needs of the Episcopal Church. The Church was struggling with some of the same big questions we face today. How can we create disciples when there seem to be fewer people in church each week? What is the Church's role in the world and what is unique about our ministry? How can we share the love of Christ across increasingly deepening social, political, and economic divides? How can we inspire disciples and empower evangelists?

Almost 90 years later, that initial charge remains at the center of our mission. And that little booklet is read via print, listened to via podcast, or swiped through on a smartphone. Thanks to the legacy of our donors, Forward Movement's ministry continues to evolve- meeting disciples' needs in a constantly changing world. A planned gift to Forward Movement ensures that future generations will continue to pray, study scripture, and engage these age-old questions of faith in ways we cannot imagine. Thank you for considering making this your legacy.

We hope that the following information is helpful in your long-range planning. Should you have any questions, please contact Director of Development Lindsay Barrett-Adler (lbarrettadler@forwardmovement.org/513-721-6659 x401) and be sure to speak with a lawyer about any changes to your estate planning.

Thank you again for thinking of Forward Movement in your estate plans. We appreciate your commitment to our ministry, for generations to come.

Peace,

The Reverend Canon Scott Gunn
Executive Director

Types of Planned Gifts

- Bequests and Wills
- Retirement Plans
- Charitable Trusts
- Bank Accounts, Securities, and Certificates of Deposit
- Life Insurance Policies



Bequests and Wills

The simplest way to make a planned gift is by naming Forward Movement in your will. A bequest is a meaningful way to support our work without affecting your cash flow during your lifetime. Your attorney can include it when you prepare or revise your will.

There are several types of bequests:

<p>Specific Bequest</p>	<p>Indicates the amount of cash, securities, or other assets you wish to leave to Forward Movement. Or it can mean a percentage of the total value of your estate.</p> <p>Typically, this includes language like: <i>"I gift, devise and bequeath Forward Movement the sum of \$ ____ as an unrestricted gift, to be used at the sole discretion of Forward Movement."</i></p> <p><i>"I gift, devise, and bequeath to Forward Movement my [insert description of asset] to be used and/or disposed of, at the sole discretion of Forward Movement."</i></p>
<p>Residuary Bequest</p>	<p>Leaves all or a portion of the residue of your estate to Forward Movement after payment of expenses and any amounts designated to other beneficiaries.</p> <p>Typically, this includes language like: <i>"I give, devise, and bequeath to Forward Movement x percent of the rest, residue, and remainder of my estate as an unrestricted gift to be used at its sole discretion."</i></p>
<p>Contingency Bequest</p>	<p>Considers the possibility of a change in your beneficiary's circumstances.</p> <p>Typically, this language looks like: <i>"If [insert beneficiary's name] does not survive me, I give, devise, and bequeath to Forward Movement x percent of the rest, residue, and remainder of my estate as an unrestricted gift, to use at its sole discretion."</i></p>



Retirement Plans

You can contribute to Forward Movement through your retirement plan. Certain retirement plans, including IRAs, Keoghs, 401k and 403b plans, allow you to defer paying taxes until you withdraw income during retirement. However, after your death, these accounts are often exposed to significant taxes.

Therefore, you might find it beneficial to contribute all or part of these funds to Forward Movement, while leaving other assets to your heirs. Name Forward Movement as a beneficiary of your retirement plan. You will retain control

of the plan during your lifetime, and you can change your beneficiary at any time if your circumstances change.

Charitable Trusts

A charitable trust is a way to achieve your current and long-term financial estate, and philanthropic goals. A donor makes an irrevocable transfer of cash, stock, real estate, or other assets to a trust which produces income for the donor or other beneficiary for a fixed period of up to twenty years or until the donor or other beneficiary dies. After the trust period, the remaining principal assets are distributed to Forward Movement.

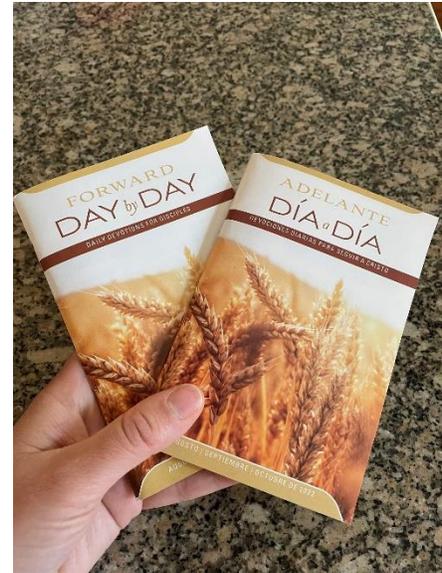
Charitable trusts take two forms:

<p>Charitable Lead Trust</p>	<p>Appeal to individuals who wish to make a gift, but retain property. These irrevocable trusts are, essentially, the reverse of charitable remainder trusts in that the payments from a charitable lead trust will go first to Forward Movement for a specific period, usually between 10-20 years. After this time, the principal of the trust will revert to you or those you have designated.</p>
<p>Charitable Remainder Trust</p>	<p>Allows you to designate the beneficiary of regular payouts from trust proceeds (for either a fixed dollar amount or fixed percentage) during your lifetime or a period not to exceed twenty years. At the same time, you designate Forward Movement as a remainder beneficiary. This designation allows you to claim a tax deduction for the estimated portion of the assets that will ultimately go to Forward Movement upon death or the expiration of the fixed period.</p>

Life Insurance Policies

Forward Movement welcomes philanthropic support through gifts of life insurance policies when the policies are paid in full and Forward Movement is named as the owner and irrevocable beneficiary of the policy.

You can name Forward Movement as the primary or contingent beneficiary of an existing or new life insurance policy. Although a current income tax deduction is not available, it will result in a federal estate tax deduction for the full amount of the proceeds payable to the charity, regardless of policy size. Or you can make an assignment or gift of a life insurance policy that you currently own or donate a new life insurance policy. These approaches allow a current income tax deduction.



Bank Accounts, Securities & Certificates of Deposit

A no-cost way to make a planned gift to Forward Movement is by designating it as the recipient of a bank account or security. You can instruct any financial institution in which you have an account or the holder of a security to place your asset in a trust (often called a Totten Trust or a Transfer upon Death Account), which will be transferred, upon your death, directly to Forward Movement. This method allows you to retain complete control of the asset during your lifetime and to give the remaining asset to Forward Movement upon your death. Most Totten Trusts are easy to create using a form obtained from your bank, financial institution, or the holder of the security.

Thank you again for considering a planned gift to Forward Movement and please be in touch with any questions.

