

FALL 2025

Personal Planning

NEWSLETTER

 LUTHERAN CHURCH
EXTENSION FUND

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Immanuel Lutheran
St. Charles, Missouri

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OCT. 20-26, 2025

National Estate Planning Awareness Week

National Estate Planning Awareness week was adopted in 2008 by the House of Representatives. The purpose was and is to help the public understand what estate planning is and why it's such a vital component of financial wellness for people of all ages.

Taking the time to create or update your estate plan is a powerful act of love and responsibility. From a Christian perspective, stewardship/managing all our assets is a fundamental principle: We are called to wisely manage the resources God has entrusted to us. By thoughtfully planning or reviewing your current estate plan, you not only ensure your wishes are honored but also care for your loved ones in

a way that reflects Christ's command to love one another. Estate planning allows you to leave a legacy rooted in faith, clarity, care, and compassion, freeing your family from uncertainty and demonstrating a heart of generosity and foresight. Don't wait for tomorrow—take charge today by honoring God's provision by stewarding what you have with integrity and grace."

Recent surveys show that between 55% and 73% of Americans have no estate plan at all. The most common reasons for not having an estate plan include procrastination and the belief that they don't have enough assets.

Key consequences could include:



INCOME

Planning can also include trust and gift annuities that provide income to you, your spouse or your family, all while lowering your taxes.



LEGACY

You have invested in charitable causes, like LCEF. With a plan, you can endow your giving, continuing your contributions forever.



VALUES

Without a plan, our lives are reduced to distributing things. With a plan, it is more about values than valuables. By passing down our many blessings and personal mementos, we share a legacy that honors God and mirrors His love and the purpose God gives our lives.

BEST OF ALL, PLANNING IS EASY.

We have tools, tips and ideas that make it simple and even fun.

Call us at 800-843-5233 or [email us](#) for more information. We can help you get started.

Ease the Pains on Capital Gains

If you have stock you want to sell but have hesitated because of capital gains, there is an option you need to know. You can take advantage of your wise investing without paying capital gains taxes.

Smart investors use their stock to make their charitable gifts. They do this by transferring stock to a nonprofit organization like their church or possibly LCEF. When you do this, you receive an income tax deduction for the current value of the stock but pay no capital gains.

As a bonus, you can use the money you would have given to charity to buy the same stock at the new, higher taxes.

Help yourself even as you help your congregation, LCEF and other ministries. Click the QR code for more information on strategies to help with capital gains.



Your Gift, Doubled in Faith

Through June 2026, you have the opportunity to make twice the impact while supporting church workers. A recent, generous matching gift to LCEF means every dollar you give to the Church Worker Loan Pool will be matched—up to \$500,000.

Your support helps keep loan rates competitive for those who dedicate their lives to serving the Kingdom. Together in faith, we can do twice as much.

- \$200 becomes \$400. \$500 becomes \$1,000.
- Every dollar goes directly to supporting church workers.
- Donate at lcef.org/givenow.

The Gift Development Team Can Help

The LCEF Gift Development Team can assist with Estate Planning workshops, endowment planning or re-engaging the endowment at your congregation. They can also strategize with pastors and lay leaders in regard to adding stewardship thank you content within your congregation's calendar.

The following are comments from pastors and lay leaders after an Ask the Expert workshop:

The workshop was very valuable. Our audience consisted of everyone from newlyweds starting a plan together to long-since retirees. I found it to be a great experience; sharing a meal to start off was a nice bonus. I personally think this is a viable seminar to offer every few years.

BETTY

Redeemer, Cuyahoga Falls, Ohio

The workshop was valuable to everyone who attended. Diana facilitated a phenomenal discussion, and many people were educated.

REV. CHRIS ELDRIDGE

Prince of Peace, Columbus, Ohio

Based upon post-meeting disussion, the Endowment Committee found the workshop to be a strong effort to engage the congregation in more thoughtful stewardship.

JOEL ENGLISH

Divine Redeemer, Hartland, Wisc.

I appreciate your collaboration with the PowerPoint work, facilitation and everything else your partnership in the Gospel provided as a benefit to the saints at Divine Redeemer.

REV. SETH FLICK

Former Pastor at Divine Redeemer, Hartland, Wisc.

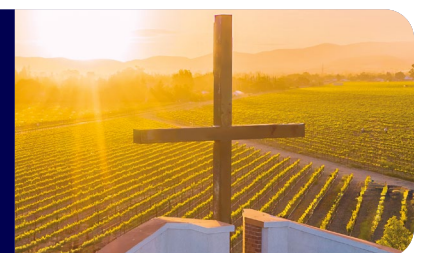
We had many questions for the panel and good engagement from those attending. I have heard a number of people say that they learned things they did not previously know. It was also interesting to me that the majority of attendees were not necessarily the most elderly.

REV. JONATHAN ROCKEY

Interim Pastor, First Lutheran, Gainesville, Fla.



[Contact the Gift Development team](#) if you would like to learn more about LCEF's workshops or would like to have a workshop at your congregation or RSO.



Benefits of a Will and Well-Constructed Estate Plan

The most common estate planning goal is to provide for spouse and family. This can be accomplished with a simple will. LCEF can help with a free wills guide, which was designed by a Lutheran Church–Missouri Synod (LCMS) estate attorney. Likewise, there are multiple planning tools on LCEF’s [estate planning website](#). LCEF’s [Summer Personal Planning newsletter](#) had a great estate planning goals table.

Making gifts to ministries during your lifetime is also part of an overall estate plan and can offer notable personal tax benefits when properly structured. Gifts made to qualified ministries or churches are generally considered to be tax-deductible charitable contributions by the IRS. Typically, you can deduct up to 60% of your adjusted gross income for cash contributions to your church or other ministries, with the excess carried forward for up to five years. Non-cash gifts, such as appreciated securities or real estate, are also deductible at fair market value and can help avoid capital gains tax that would otherwise be incurred if you sold the asset yourself before donating the proceeds. It is important to retain documentation—such as receipts and written acknowledgments for gifts over \$250. Whether making a cash gift or a non-cash gift, for your gift to be deductible, it must be made with no expectation of receiving goods or services in return, and the ministry must have tax-exempt 501(c)(3) status. Personal gifts or those intended for a



Make sure your estate plan honors your lifetime of values, love and friendship.

specific individual, including ministers, are generally not tax-deductible. Please [contact the LCEF Gift Development Team](#) with any questions you may have about donating any cash or non-cash gifts.

It is essential for you to share all estate planning goals with your estate attorney and financial advisor. They can best assist you in fulfilling all your financial goals now and, in the future. This will also support your family and provide a wonderful sense of accomplishment.

Thank You

Lutheran Church Extension Fund truly appreciates those who have made gifts to LCEF. You can be confident your gifts and investments are making an amazing impact on the Lutheran Church–Missouri Synod.

Contact Us



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**LUTHERAN CHURCH
EXTENSION FUND**

FINANCIAL SOLUTIONS. **TOGETHER IN FAITH.**

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Gifts to LCEF may be tax deductible as permitted by law. All inquiries are treated with complete confidentiality. This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits. NOTE: LCEF utilizes The Lutheran Church- Missouri Synod Foundation ("LCMS Foundation") to administer LCEF's gift annuity program. The LCMS Foundation is the issuer of, and is solely responsible for making payments under the gift annuity. Because a charitable gift is involved, the payment rates used for gift annuity are lower than those available through commercial annuities offered by insurance companies and other financial institutions. A gift annuity is not a trust, but is a general unsecured contractual obligation of The LCMS Foundation. The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. **LCEF is a nonprofit religious organization; therefore, LCEF Investments are not FDIC insured, are not a federally insured savings or deposit account or insured by any state or federal agency.** This is not an offer to sell investments, nor a solicitation to buy. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks. UMB Bank n.a. serves as the custodian for the LCEF IRA/HSA programs. Neither LCEF nor its representatives give legal, accounting or tax advice. Consult your tax advisor as to the applicability of this information to your own situation. Copyright ©2025 Crescendo Interactive, Inc. Used by permission.