

Recognizing, Inspiring, Facilitating and Teaching Legacy Stewardship.





Lutheran Foundation of the Southwest works to Recognize, Inspire, Facilitate and Teach Legacy Stewardship.

The Lutheran Foundation of the Southwest enables legacy giving to Lutheran ministries throughout Texas and Louisiana – and so much more. LFSW provides one-on-one personalized service to each donor.

The Lutheran Foundation of the Southwest supports eight Lutheran agencies – ELCA Foundation, Cross Trails Ministry, Texas Lutheran University, Upbring, Lutheran Sunset Ministries, the Northern Texas-Northern Louisiana Synod, the Texas-Louisiana Gulf Coast Synod, and the Southwestern Texas Synod. Donors work with the Foundation to set up legacy gifts which meet the needs of individual financial situations as well as personal stewardship goals. As one pastor said, “LFSW lets people dream and discern their role in the Church...where is God calling you?”

LFSW also works with pastors and congregations to provide free legacy stewardship education, as well as creating and managing endowments. LFSW staff are knowledgeable and committed to Lutheran ministry in all forms. They are not there to sell products, but rather to enable donors to energize and animate the mission of the Gospel.

The resulting vibrant ministry stretches far beyond the Southwest. LFSW is a way of caring for people and ministry... it is a cycle of mutual care.

Lutheran Foundation of the Southwest helps to bridge the asset rift between generations of the church, to insure that Christ's ministry continues. As the sun sets on one generation and rises on the next, our stewardship of God's gifts through that transition will make a difference in the lives of those to come.



ELCA Youth Gathering

ELCA FOUNDATION

God's work. Our hands.



ELCA Foundation
Evangelical Lutheran Church in America
God's work. Our hands.

As a partner of the Lutheran Foundation of the Southwest (LFSW), the ELCA Foundation facilitates gifts to support all ELCA-related institutions: congregations, synods, camps, campus ministries, and churchwide programs like ELCA World Hunger, Lutheran Disaster Response, the ELCA Fund for Leaders and more.

Committed to the long-term sustainability of this church and its ministries, the ELCA Foundation offers a variety of planned giving and investment options to serve individuals and congregations and their charitable goals.

Designed specifically for congregations and other ELCA ministries, the Foundation offers the ELCA Endowment Fund Pooled Trust – Fund A, as a collective, long-term investment of funds belonging to the church. With more than \$750 million invested by more than 1,000 congregations and other participants, the Fund distributes more than \$25M annually to support this church, LFSW, and the ministries we share.



Cross Trails Ministry

Our Mission is to provide unique settings and experiences in which youth, adults and families are strengthened in their relationship with Christ, each other, the church and community.



The day to day world is full of distractions that can make it difficult to focus on our relationship with God. Sometimes we all need to step away from our everyday to encounter God in new ways.

At Cross Trails Ministry we gather people of all ages for summer camp and retreats. Through intentional, focused time away... youth, adults, families and congregations discover God joyfully, playfully, loudly and softly lighting or reigniting the fires of their faith.

Thousands come to our two sites, **Lutheran Camp Chrysalis** and **Ebert Ranch Camp**, and through our off-site adventures and day camps each year. They strengthen their relationship with God and each other and return home to follow God's call in the world. Thanks to those who give, Cross Trails is a hopeful and joyful ministry of faith formation, leadership training and outreach.



Texas Lutheran University

Mission: Texas Lutheran University is a community of learning and a community of faith.



Texas Lutheran University is a private, residential, undergraduate university offering academic programs in the liberal arts and sciences and pre-professional studies. On a spacious 184-

acre campus in Seguin, Texas, TLU offers 27 majors, 37 minors, four graduate programs, and 12 pre-professional programs, all of which are grounded in the liberal arts.

As a community of learning and a community of faith, TLU has a highly qualified and dedicated faculty who challenge, mentor, and know their students in a personal environment that enables sustained interaction on a regular basis. While a primary emphasis is still on teaching, TLU's faculty also engage students in collaborative research and scholarly activities which enrich the teaching and learning environment.

The TLU experience emphasizes the development of the whole student. The co-curriculum is developed and implemented by students, faculty, and staff to provide a variety of opportunities in academic, social, cultural, spiritual, and physical activities and organizations. Special emphasis is placed on service learning and civic engagement, and the Jon and Sandra Moline Center for Servant Leadership coordinates a wide variety of activities through which students serve the larger community.

As a Lutheran institution which serves a diverse region, the university community believes its exceptional educational experience is directly tied to its diversity. In addition to its designation as a Hispanic-Serving Institution, TLU also serves a large population of first-generation students. Together, TLU's students, faculty, and staff are committed to fostering a welcoming environment that respects and celebrates the contributions made by its diverse community and their cultures.

Lutheran Sunset Ministries

Mission: Providing person-centered services based on Christian values.



Since 1954, Lutheran Sunset Ministries (LSM) has provided inspired retirement living options for every stage of life. Nestled in a vibrant neighborhood in Clifton, Texas, the 32-acre campus is the only retirement community

in Bosque County that offers a full continuum of person-centered support. Their programs include retirement living, assisted living, long-term care (with rehabilitation and therapy services), memory support, companion services and hospice. Regardless of what life stage you are approaching, you'll find that the ideal environment awaits you at LSM.

Lutheran Sunset Ministries provides residents with maintenance-free accommodations in a charming, active community. As a not-

for-profit entity, all net proceeds are invested back into the LSM community, creating added value and services for their residents. All denominations are welcome and are continuously provided opportunities for spiritual, physical, intellectual and social growth.

In early 2020, LSM will be opening a new rehabilitation/therapy gym, connected to the Norse wing of Sunset Home. The therapy center will be staffed by the same highly-trained therapists we've always had, but with easier access for outpatient clients and advanced exercise equipment in a more spacious gym.

For more information on Lutheran Sunset Ministries or to schedule a tour, please visit www.lutheransunset.org or call 254-675-8637. Visit their website for helpful blog articles on successful aging, to sign up for their tri-annual newsletter and much more.

Upbring



Upbring has a long history of making an impact on those in need. The agency's roots go back to 1881, when a compassionate

group of Lutherans founded the first Lutheran social ministry in Louisiana to care for children orphaned by the typhoid plague. In 1926, like-minded Lutherans established an asylum for widows and orphans in Round Rock, Texas. In January 1993, the two agencies merged to become Lutheran Social Services of the South, Inc.

In 2015, Lutheran Social Services of the South rebranded as Upbring with a renewed focus on its mission to break the cycle of child abuse by empowering children, families and communities. With a faith-inspired, research-based approach, Upbring continues to make a difference in the lives of those it serves in programs including foster care, adoption, education and residential treatment centers. To learn more, visit Upbring.org.

Northern Texas-Northern Louisiana Synod [Including your congregation, outdoor ministry or other ministry]



Northern Texas - Northern Louisiana Synod
Evangelical Lutheran Church in America

Planted in one of the fastest growing and demographically diverse areas of the country, the Northern Texas-Northern Louisiana Synod is committed to developing leadership to proclaim the gospel of Jesus Christ, planting and growing our congregations, and welcoming all people to share in the life-giving message of hope, inclusion, and justice of the kingdom of God. The synod is comprised of 104 worshipping communities serving a geographic area of over 200,000 sq. miles across North Texas and Louisiana including congregations in Durant, OK

and Clovis, NM. We have worshipping communities utilizing four different languages to connect with the growing diversity of our territory. We support this shared mission by our work training leaders through the Briarwood Leadership Center (www.bwtx.org) in which we partner with innovative programs of leadership formation for every generation. We are a leader in Latinx theological education through our Secondary School of Theological Education and look to grow our ability to share these leadership gifts throughout the church and world.



Texas-Louisiana Gulf Coast Synod [Including your congregation, outdoor ministry or other ministry]

Mission: A network of growing, Christ-centered, outwardly-focused congregations passing the faith to the next generation.



Texas-Louisiana Gulf Coast Synod
Evangelical Lutheran Church in America
God's work. Our hands.

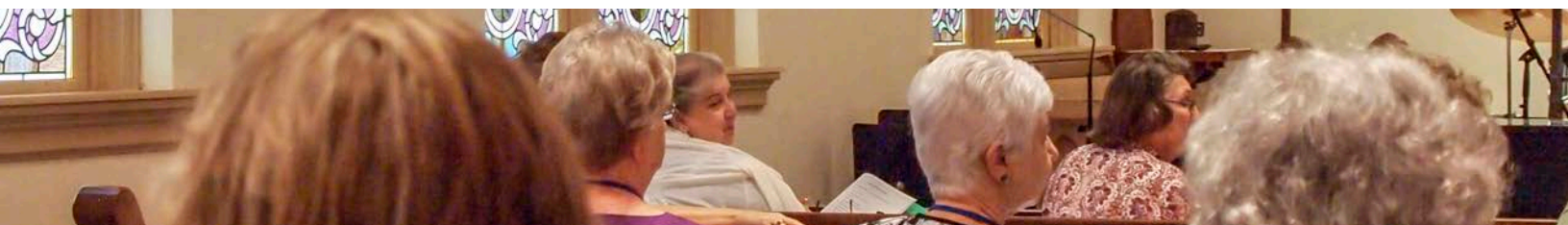
The Texas-Louisiana Gulf Coast Synod, Evangelical Lutheran Church in America is a network of 108 Lutheran congregations working together to plant churches, support churches around the world, prepare pastors, help congregations find pastors, support congregations in crisis, encourage evangelism, generosity and ministry among people of all ages.

Each congregation is a mission outpost called to a unique setting and gifted in particular ways to carry out their mission. We represent many predecessor expressions of Lutheran tradition

and weave together our various pasts for the hope of a stronger mission in partnership with one another.

The Lutheran witness is undergoing transformation as we enter into a new time in the history of the Christian movement. The post-post modern world where we are called to bear witness is calling us to clarify our vision, mission, values and strategies in new ways to reach a pluralistic world. The opportunity for us collectively and for congregations individually to examine why they exist and to claim their mission for the future is exciting and urgent.

We encourage you to join us as we wonder and explore and discover the exciting mission-centered ministry God is calling us to do in the Texas-Louisiana Gulf Coast Synod.



Southwestern Texas Synod [Including your congregation, outdoor ministry or other ministry]

Mission: God's people—growing in faith, outwardly focused, doing mission!



The 130 congregations and worshipping communities of the Southwestern Texas Synod cover a vast territory spanning from Pecos County in West Texas to north of Austin and to the southernmost tip of the state in the Rio Grande Valley. We have the largest southern border in the nation. We unite in faith across vast distances and a

variety of settings which include the US/Mexican border, farms, ranches and the multicultural urban centers of San Antonio, Austin and Corpus Christi. Some of the fastest growing communities in the country are in our territory as are areas of the most extreme poverty.

Our people strive for the sake of spreading the good news of Jesus Christ to rising generations, and caring for others. We guide our life and work together with the statement that **God's grace transforms and connects us to learn, to love, to lead.** We witness to the grace of God that transforms us. We connect first with our Triune God, then with other congregations, denominations, agencies and institutions. We are committed to learn together by courageously embracing new practices and perspectives; to love our neighbor through active engagement that deepens relationships and destroys barriers of hate; and to lead each other toward peace and justice in this broken but beloved world. We invite you to be part of our mission in Southwestern Texas Synod.

Gifts That Pay You Income

CHARITABLE GIFT ANNUITIES

If you'd like to support the mission of one or more of our sponsoring agencies and receive steady payments during your retirement years, a charitable gift annuity may be right for you.

HOW IT WORKS

Through a simple contract, you agree to make a donation of cash, stocks or other assets to Lutheran Foundation of the Southwest. In return, you receive (and someone else, if you choose) a fixed amount each year for the rest of your life.

In addition to providing a gift to Lutheran Foundation of the Southwest and receiving fixed payments for life, you also receive these benefits:

- Your initial gift is partially income tax–deductible.
- Your charitable gift annuity payments are partially income tax–free throughout your estimated life expectancy.
- Your payments are not affected by ups and downs in the economy.
- The gift annuity can be for one or two people, so your spouse or another loved one can also receive payments for life.
- If you use appreciated stock to make a gift, you can usually eliminate capital gains tax on a portion of the gift and spread the rest of the gain over your life expectancy.

CHARITABLE REMAINDER TRUSTS

With a charitable remainder trust, you can receive income each year for the rest of your life from assets you give to the trust you create. Your income can be either variable or a fixed amount. After your lifetime, the balance in the trust goes to the charities of your choice.

YOUR POSSIBLE BENEFITS

- A partial charitable income tax deduction
- Potential for increased income
- Up-front capital gains tax avoidance
- Professional management of trust assets available

There are two types of charitable remainder trusts:

THE ANNUITY TRUST pays you, each year, the same dollar amount you choose at the start. Your payments stay the same, regardless of fluctuations in trust investments.

THE UNITRUST pays you, each year, a variable amount based on a fixed percentage of the fair market value of the trust assets. The amount of your payments is redetermined annually. If the value of the trust increases, so do your payments. If the value decreases, however, so will your payments.

Gifts That Make An Impact After Your Lifetime

BEQUESTS

We hope you'll consider including an endowed gift to one or more sponsoring agencies through Lutheran Foundation of the Southwest in your will or living trust. Called a charitable bequest, this type of gift offers these main benefits:

SIMPLICITY. Just a few sentences in your will or trust are all that is needed. The official legal bequest language for LFSW is: "I, (donor name), of (city, state, zip), devise and bequeath to Lutheran Foundation of the Southwest (written amount or percentage of the estate or description of the property) per our distribution agreement with the Foundation."

FLEXIBILITY. Because you are not actually making a gift until after your lifetime, you can change your mind at any time.

VERSATILITY. You can structure the bequest to leave a specific item or amount of money, make the gift contingent on certain events, or leave a percentage of your estate to us.

TAX RELIEF. If your estate is subject to estate tax, your gift is entitled to an estate tax charitable deduction for the gift's full value.

HOW IT WORKS

To make a charitable bequest, you need a current will or revocable living trust.

Your gift can be made as a percentage of your estate. Or you can make a specific bequest by giving a certain amount of cash, securities or property. After your lifetime, Lutheran Foundation of the Southwest receives your gift.

PUTTING YOUR FAMILY FIRST

When planning a future gift, it's sometimes difficult to determine what size donation will make sense. Emergencies happen, and you need to make sure your family is financially taken care of first. Including a bequest of a percentage of your estate ensures that your gift will remain proportionate no matter how your estate's value fluctuates over the years.

BENEFICIARY DESIGNATIONS

Naming the individuals and charities that will receive your assets once you are gone can be a simple process. Most assets can pass to your intended beneficiaries by the terms of your will. Other assets, such as retirement plans, life insurance and insurance annuities, however, are not controlled by the terms of your will. These assets instead require separate beneficiary forms.

The beneficiaries of these assets can be easily modified at any time to meet your changing needs:

- IRAs and retirement plans
- Life insurance policies
- Insurance annuities

Gifts That Make An Impact After and During Your Lifetime (continued)

DONOR ADVISED FUNDS

A donor-advised fund, or DAF, is a philanthropic vehicle established at a public charity. It allows donors to make a charitable contribution, receive an immediate tax benefit and then recommend grants from the fund over time. An easy way to think about a donor-advised fund is like a charitable savings account: a donor contributes to the fund as frequently as they like and then recommends grants to their favorite charity when they are ready.

How a Donor-Advised Fund Works

1. You make an irrevocable contribution of personal assets.
2. You immediately receive the maximum tax deduction that the IRS allows.
3. You name your donor-advised fund account, advisors and any successors or charitable beneficiaries.
4. Your contribution is placed into a donor-advised fund account where it can be invested and grow tax free.
5. At any time afterward, you can recommend grants from your account to charities of your choice.



FOR CONGREGATIONS

We offer low-cost, professionally managed investment options for church endowments. We can also help you to establish and/or build your endowment funds through legacy gifts.





To find out more information about how you can achieve your stewardship goals, please contact the Lutheran Foundation of the Southwest for a no-obligation, no-pressure visit.

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