



**Planned Gifts.
Lasting Joy.
Sustaining the Mission.**

The School Sisters of St. Francis Welcome Your Planned Gift

By making a planned gift to the School Sisters of St. Francis, you honor the sisters and ensure that their international ministry continues. You'll enjoy knowing that you're making a difference in the lives of others, especially the sisters. Planned giving is an opportunity to give back and to leave a lasting legacy.

BRIEF OVERVIEW OF GIVING

Gifts in Your Will or Trust

Include a gift to the School Sisters of St. Francis in your will or trust. You can leave the remainder of your estate, a percentage, or a specific amount to the sisters.

Benefit: You keep control of your assets during your lifetime and create a lasting gift.

Beneficiary Designation

Name the sisters as a beneficiary of a retirement account (IRA), life insurance policy, or bank account. Often, this just requires filling out a simple form.

Benefit: Quick, flexible, and doesn't require changing your will.

Charitable Gift Annuity (CGA)

Make a gift today and receive fixed, guaranteed payments for life. The remainder will support our mission.

National Catholic Community Foundation is our CGA partner.

Benefit: Income for you, legacy for others, a very simple process to arrange.

Charitable Remainder Trust (CRT)

Set aside assets to provide income for you or loved ones, with the remainder going to our mission.

Benefit: Support your family now, and the sisters' mission later.

Suggested will and trust bequest language, our Tax ID number, and address.

Residuary Gift:

“I give the residue of my estate to the School Sisters of St. Francis.”

Percentage Gift:

“I give _____ percent of my estate to the School Sisters of St. Francis.”

Specific Gift:

“I give the sum of _____ dollars to School Sisters of St. Francis.”

Tax ID: 39-1594407

School Sisters of St. Francis, Inc.

1501 S. Layton Blvd

Milwaukee, WI 53215

PLANNED GIVING OPTIONS

Gift Type	How to Start	Your Benefits
Gift in a Will or Trust	Add the School Sisters of St. Francis to your will or trust for a set amount, percentage, or remainder.	Keep control of your assets during your life and make a legacy gift.
Beneficiary Designation	Name the sisters as a beneficiary of your retirement account, life insurance, or bank account.	Simple form, no need to update your will; flexible and revocable.
Charitable Gift Annuity	You make a gift now and receive fixed, guaranteed payments for life.	Steady income for you, tax savings, and legacy support for the sisters.
Charitable Remainder Trust	Place assets in a trust that provides income to you or loved ones; the remainder benefits our mission.	Provide for family now, support our mission later, and possible tax advantages.
Gift of Real Estate	Donate property outright, through your will, or use it to fund a trust. Homes, land, or other real estate can make a meaningful gift.	Avoid capital gains tax, reduce estate burden, create a transformative legacy.

How Do I Do This?

Legacy giving involves preparation. However, some gifts are quick and easy to arrange and can have meaningful tax benefits. In some cases, these gifts can even avoid the probate process.

1. Payable-on-Death (POD) or Transfer-on-Death (TOD) Designations

- **Savings or checking accounts:** You can name the School Sisters of St. Francis as a payable-on-death (POD) beneficiary. At your time of passing, your funds transfer directly to the sisters.
- **Brokerage or investment accounts:** You can use a transfer-on-death (TOD) designation to leave stocks, bonds, or mutual funds directly to the sisters.
- **Benefits:** Easy to set up through your bank or brokerage firm, revocable during your lifetime, and avoids probate.

2. Retirement Accounts and Life Insurance

- **Retirement accounts IRA, 401(k), 403(b):** You can name the School Sisters of St. Francis as a full or partial beneficiary. This is often tax-wise since nonprofits don't pay income tax, while your heirs would.

- **Life insurance policies:** You can name the School Sisters of St. Francis as beneficiary, partial beneficiary, or full owner of the policy. Benefits vary but may include tax savings for you.

3. Gifting Appreciated Securities (stocks, bonds, mutual funds, money market accounts)

- From a brokerage account, you can make lifetime gifts of appreciated stock. This avoids capital gains tax for you and may provide a charitable income tax deduction. While this is not strictly a *planned gift* because it happens during your life, it is often part of a planned giving strategy.

4. Donor-Advised Fund (DAF)

- You establish a donor advised fund through your brokerage firm and then recommend grants to the School Sisters of St. Francis and other nonprofits during your lifetime. You can also designate the sisters as a final beneficiary of your DAF at the time of your passing.

5. Charitable Gift Annuity (CGA)

- You can easily establish a CGA through the National Catholic Community Foundation, our CGA partner. You make a gift now and receive fixed payments for life. This provides you (and up to one loved one) with a steady income for life and offers tax savings. The sisters receive the remainder of the account. CGAs can be established for as little as \$10,000. Complete one simple form to get started.

PLANNED GIVING FAQS

Do I need to rewrite my will to include the School Sisters of St. Francis?

In many cases, you can do a will amendment called a codicil. Your attorney can help with this quick update. It's typically much less expensive than a new will.

Can I change my mind after I've included you in my plans?

In most cases, yes. Many planned gifts such as bequests in a will or a beneficiary designation are completely revocable (changeable). You stay in full control during your lifetime.

Will including the sisters in my will affect my current financial security?

No, your gift is made after your lifetime. Assets remain available to you as long as you need them.

What types of assets can I give through my estate?

Many donors choose to give cash, a percentage of their estate, or even the residual of their estate. The residual part of your estate is what's left after everything else has been settled. You can also name the School Sisters of St. Francis as a beneficiary of your retirement funds, life insurance, securities (stocks, bonds, mutual funds, savings bonds), bank or brokerage accounts, and even real estate.

Can I make a gift directly from my IRA or other retirement accounts?

Yes, during your lifetime, if you are age 70½ or older, you can make a gift directly from your IRA to the School Sisters of St. Francis. This is called a Qualified Charitable Distribution or QCD. You can also name the sisters as a beneficiary of the remaining funds in your IRA, 401(k), or 403(b) after you pass. Since retirement funds tend to be heavily taxed, leaving them to a nonprofit can be tax savvy.

What about giving my home, vacation home, or farm to the sisters?

You can leave your home, vacation property, or farm through your will or trust. You can also give the property now while retaining the right to live there for the rest of your life, allowing the sisters to benefit from your gift in the future.

Can I make my gift for a specific purpose?

Yes, you can designate your gift to a particular area. Or you can leave it undesignated to provide the sisters with the greatest flexibility which enables them to meet their most urgent needs.

Do I have to tell you if I've included the sisters in my plans?

You are never required to let us know. However, if you decide to share your intentions, we can thank you during your lifetime and welcome you into the Covenant Circle.

YOU BELONG HERE

When you include the School Sisters of St. Francis in your estate plans, you can join the **Covenant Circle**, a special community of friends who share your vision to honor the sisters' legacy and help them bring hope worldwide.

The Covenant Circle honors a community of friends who share a deep commitment to the School Sisters of St. Francis by including the sisters in their estate plans. Their generosity safeguards the sisters and their international ministries. Through the Covenant Circle, we celebrate these special donors and invite others to join the sisters in bringing joy, meaning, and new hope.

As a member of our Covenant Circle, you'll receive these benefits:

- **Prayer remembrance:** Your life and gifts remembered in the sisters' prayers on special devotional days.
- **Birthday blessings** and cards from the sisters.
- **Special invitations:** Join us for special gatherings that foster connection with the sisters.
- **Your name** on the Covenant Circle donor honor roll.
- **Meaningful updates:** Stay engaged with the sisters through impact reports and stories.

We would be honored to talk with you about your wishes and help you explore giving options. You are an important part of the School Sisters of St. Francis's future!

WE'RE HERE TO HELP

Please contact:

Kim Peterson - Director of Planned Giving

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When making a planned gift, consult with your attorney and other financial advisors.