



**Lutheran Women's Missionary League**  
Gift Planning Ministry | [lwmlgiftplan.org](http://lwmlgiftplan.org)

# Give It Twice Trust

*Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms ... so that in all things God may be praised through Jesus Christ. 1 Peter 4:10-11*



**T**hroughout your faith walk, God places different desires on your heart and mind. One of those desires is to want to ensure that your family is cared for after you have gone home to meet your Lord and Savior. Likewise, it's natural to reflect on the ministries that shaped you and your family and want to help them flourish in the future. There is a charitable giving option called a **Give it Twice Trust** that allows you to secure your family's future while making a gift to ministry.

## **The Benefits of a Give It Twice Trust**

Your children are a blessing from God and you may desire to give equally to your children when God calls you home. If you have multiple children, some of your children may be more financially responsible than their siblings. You could give a lump sum to each of your children, but are they ready for this responsibility? Statistics show the average inheritance is spent in 18 months. With a **Give it Twice Trust**, you can equip your children to be good stewards of their inheritance.

The benefit of a **Give it Twice Trust** is that you can transfer value to your children over a number of years through regularly scheduled payments *and* give a gift to ministry. This plan allows you to treat your children equally by making them equal recipients of the trust income. The benefit of the trust income paid out over a number of years is that your children have time to acquire the financial skills and stewardship maturity to save and invest their inheritance for the future. It also provides them with additional income for up to 20 years.

## **How the Give It Twice Trust Works**

A typical estate plan will transfer a portion of the estate outright to the children. Then other assets, such as an IRA can be transferred to a charitable remainder unitrust. Since the unitrust is tax-exempt, no income tax is paid when the IRA is distributed to the trust. The full IRA value is invested and your children receive payments for up to 20 years. At the end of the designated length of the trust, the remainder is distributed to the ministry or ministries that have a special place in your heart.



*Gifts of Love is an official ministry of LWML*

**Returning God's Blessings**

## Helping Family and Ministry Saves You Taxes

One of the best benefits of creating a **Give it Twice Trust** is the valuable tax savings from creating the plan. Not only does your estate enjoy a charitable deduction at the time your trust is funded, but income tax is also avoided on the transfer of your IRA or other retirement plans to the unitrust, which is tax-exempt. A **Give it Twice Trust** is revocable during your lifetime. This means that you can change your mind about establishing it anytime before your death.



## A Family That is Giving Twice

Martha and Sam learned about the idea of a **Give it Twice Trust** by visiting our website, [lwmlgiftplan.org](http://lwmlgiftplan.org). Sam contacted us for more information. The **Give it Twice Trust** was explained to Sam as a way to give an asset once to children through an income stream *and* provide a gift to their favorite ministries at the end of the time period of income payments to their children. They agreed they wanted to treat their children equally while ensuring their inheritance is spent responsibly *and* give a gift to the Lord's work.

Martha and Sam decided to transfer their IRA assets at death to fund a **Give it Twice Trust**. They were happy to learn they would save on income and estate taxes by using their IRA. Knowing their children would receive the income from the trust for 20 years and their LCMS church, school, and LWML would receive a significant gift also made them pleased with their decision.



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The  
**LCMS FOUNDATION**  
*Linking Christians with Giving Opportunities®*

LWML is in partnership with the LCMS Foundation.  
Please visit us online at: [www.lcmsfoundation.org](http://www.lcmsfoundation.org)

**For more information** on a **Give it Twice Trust** please contact Linda by phone, e-mail or return this form to the address above. All inquiries are treated with confidentiality.

- ☐ I would like to see an illustration of the benefits of a **Give it Twice Trust** plan.  
☐ I would like more information on different charitable giving options.  
☐ I would like a complimentary visit with our LWML Gift Planning Counselor.  
☐ I have already included LWML in my Christian estate plan.

Name: \_\_\_\_\_

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Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Congregation: \_\_\_\_\_ City/State: \_\_\_\_\_