



*Partnering Finance with Purpose.®*

# Nurturing the Faith for Future Generations

**Planned Giving Guide For Lutheran Churches, Schools, and Organizations**



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### ✓ **Estate Coaches**

Lutheran ministries partner with professional & trusted estate coaches to provide gift planning programs for their members/supporters that foster a culture of giving, honor legacy, and ensure ongoing financial support.

### ✓ **Financial Assistance**

LLF offers financial support when engaging in professional estate planning/coaching services, up to 1/3 of the cost of an individually focused, coaching program's cost over 3 years.

### ✓ **Endowment Services**

Choose an endowment through LLF alongside your planned giving program and receive a matching grant.

## Preserving a Lifetime of Faith

At the Lutheran Legacy Foundation our mission is to help you create meaningful, lasting legacies that nurture Christian faith and values for future generations. One of the most effective ways to do this is by empowering your organization to build a thriving culture of planned giving.

Planned giving programs (sometimes know as legacy giving programs) equip your members to include your ministry in their estate plans – turning a lifetime of faith into a lasting financial foundation for your congregation. By championing legacy giving among your people, you build a culture of generosity that funds ministry for generations to come.

Lutheran Legacy Foundation supports the estate coaching process to make it simple to launch and sustain that program, so you can focus on what matters most – leading your people well.

**Get Started!**



**Contact Us!**



# Turn Generosity into a Legacy

## What is Estate Coaching?

Estate coaching connects your members with a qualified professional who walks them through completing their will or estate plan—and in that process, naturally opens the door to including a gift to your ministry. Through our support a portion of the cost of that guidance is covered, removing a common barrier to getting started. Members and supporters leave with a finished plan. Your ministry gains committed future supporters—it's a service your people will thank you for.

## Endowments

Maximize your financial support by starting an endowment fund with LLF and receive a matching grant to help your fund get started. Its a proven investment to support your ministry.

## What are Endowments?

An endowment fund – sometimes called a permanent fund – is designed to keep your principal invested forever, using only the earnings to support your ministry year after year. It becomes both a destination for legacy gifts and a self-renewing source of ministry income.

LLF will establish and manage an endowment for your organization, held securely within the Foundation. Members can designate gifts directly to it, either during their lifetime or in a planned giving program. Your fund grows over time through contributions and investment returns.

## Financial Support

Lutheran Legacy Foundation understands that hiring a professional estate coach is an investment. That's why we offer direct financial support from the Clara and Spencer Werner fund to organizations that launch a Planned Giving Program – so cost is never the barrier to building your legacy culture.

## What does our Support look like?

If a congregation enters into a contract with an estate coaching service for (for example) \$27,000 with the agreement to arrange individual estate planning meetings for families, LLF will provide \$9,000 of the total outlay for the contract. The Foundation would also provide an additional \$9,000 to start an endowment through LLF.

### Example

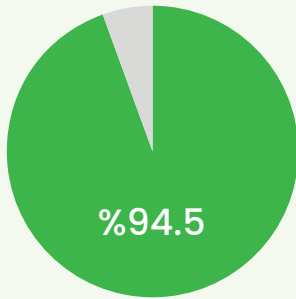
LLF Grant*	Organization Responsibility
year 1 - <b>\$6,000</b>	year 1 - <b>\$6,000</b>
year 2 - <b>\$6,000</b>	year 2 - <b>\$6,000</b>
year 3 - <b>\$6,000</b>	year 3 - <b>\$6,000</b>
<i>*\$3,000 to the endowment, \$3,000 in contract fees from LLF each year</i>	
<b>Total Grants Given</b> .....	<b>\$18,000</b>

*Organization must contribute a minimum of \$3,000 to the endowment within the first 5 years of its existence.*

### Financial Market Downturn and Grant Payments

The continued payment of grants from the Werner Fund is contingent upon the stability of financial markets. Should the financial markets experience a downturn so severe that the grant would jeopardize the financial stability of the Werner Fund, future grants may not be paid. This precaution ensures that the Fund remains secure and sustainable even in challenging economic conditions.

## Charitable Giving



Percent of Americans who give charitably during their lives

## Charitable Giving in Estate Plans



Percent of Americans with a will or estate plan including Charitable gifts

Percent of Americans including Charitable gifts in will or estate plan

## Generosity ≠ Legacy

By nearly every measure, the United States is a charitable nation. An overwhelming majority of Americans give during their lifetime, supporting causes that reflect their values and strengthen their communities. Generosity is not an exception—it is a defining characteristic.

**Yet this pattern does not consistently extend to estate planning.**

A significant portion of individuals and families have no will or estate plan in place. Among those who do, only a minority include a charitable component. The result is a measurable disconnect: while charitable intent is widely expressed during life, it is far less frequently formalized in legacy decisions.

## So Why the Disconnect?

This gap is rarely about indifference. More often, it comes down to delay, complexity, or a lack of clear guidance—good intentions don't always take form.

Estate coaching brings clarity. It helps individuals align their plans with their values, making charitable giving a natural extension of a life already marked by generosity.

The desire is already there. The right guidance ensures it takes form. LLF helps you get that guidance for your organization.

LLF can accommodate various giving options – such as a gift to an existing endowment, creating your own endowment, or establishing a Charitable Remainder Unitrust (CRUT) through your estate plan.



**LUTHERAN  
LEGACY**  
FOUNDATION

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For more information contact:

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