

Awakening and Deepening Faith in Future Generations

Thank You

Thank you for considering a planned gift to the Cenacle. Our mission—"We work for the transformation of the world by awakening and deepening faith with and for the people of our times"—is lived as we respond to the deep inner hunger for meaning experienced in today's world, with prayer at the heart of Cenacle spirituality. People come to the Cenacle during various stages in their life's journey. The Cenacle provides a space of healing and peace where people can deepen their relationship with our loving God.

When you make a planned gift to the Cenacle, you are ensuring that the Cenacle is there to "awaken and deepen faith" for future generations in the years to come.

Planned Gifts To the Cenacle

The most common donations are outright gifts, such as cash or a check. If you wish to hold on to your assets to be sure you can meet your family's future financial needs, there are exceptional alternatives that allow you to still make a gift—in many cases a much larger gift than you thought was possible.

These alternatives are known as "planned" gifts—gifts that are planned in advance for the future benefit of the Cenacle. The most common of these is simply providing for the Cenacle in your will (a bequest).

Planned gifts can be revocable so you can change your mind at any time—for example, bequests. Or, they can be irrevocable—just as outright gifts are—so that you benefit from an immediate income tax deduction.

Irrevocable planned gifts are deferred. You part with an asset today, but the actual giving of the asset to us is put off for a while—often until after your lifetime (and that of a surviving beneficiary, if you wish). Until that time, you receive benefits from the gift.

The most important thing you can do for yourself and your loved ones is to draw up a will. Secondly, it is important to have your attorney review your estate plans regularly, as federal tax law, state probate and estate regulations often change.

If you are considering a planned gift, please consult with your financial advisor and your attorney. They can advise you on the most effective way to plan your estate according to your wishes.

Learn More

Please review the chart that summarizes the benefits of different charitable gifts you can make to the Cenacle. There are many ways in which you can make a meaningful gift. Your gift will ensure the Cenacle mission continues long into the future, while providing for your family's financial security. We would be glad to talk with you to answer any questions you may have by calling us for more information or by returning the enclosed response card.

"My heart is as big as the world."
Saint Therese Couderc

The information in this publication is not intended as legal advice. For legal advice, please consult an attorney.
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SAINT THERESE COUDERC SOCIETY

From the life of this simple mountain woman sprang the international congregation of religious women known as the Cenacle Sisters. Her life of prayer and service has had a profound effect on people all over the world.

Today, Cenacle Retreat Centers serve thousands of God's people every year through the work of retreats, spiritual direction, adult faith formation and human development programs.

The Saint Therese Couderc Society honors and recognizes individuals who, by making a planned gift to the Cenacle, ensure that the Cenacle continues to "awaken and deepen faith" in future generations. Your willingness to be a Society member also encourages others to consider this form of giving.

Membership Benefits

- Our prayer for you and your intentions
- Making a difference in the lives of others
- Joining with us in our Communion of Prayer
- Our thanks and gratitude for your gift

For more information on making a planned gift or membership in the Saint Therese Couderc Society, please contact:

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CENACLE



Planned Giving

Choose the Gift Plan That Matches Your Goal

Your Gift	Bequest In Will	Revocable Living Trust	Outright Gift of Cash	Outright Gift of Securities	Outright Gift of Personal Property	Gift of Life Insurance	Gift of Retirement Assets	Gift of Real Estate	Gift of Retained Life Estate	Charitable Remainder Unitrust	Charitable Remainder Annuity Trust	Charitable Lead Trust
Your Goal	Defer a gift until after your lifetime.	Make a revocable gift during your lifetime.	Make a quick and easy gift.	Avoid tax on capital gains.	Share your enjoyment of a collection or other personal item.	Make a large gift with little cost to yourself.	Avoid the twofold taxation on IRAs or other employee benefit plans.	Make a gift of an asset no longer needed and generate an income tax deduction.	Give your personal residence, vacation home or farm now but continue to live there.	Create a hedge against inflation over the long term and supplement your retirement income.	Secure a fixed income and supplement your retirement funds.	Reduce gift and estate taxes on assets you pass to children or grandchildren.
How You Make the Gift	Name the Cenacle in your will (designate a specific amount, a percentage or a share of the residue).	Name the Cenacle the beneficiary of assets in a living trust.	Simply write a check.	Contribute long-term appreciated stock or other securities.	Donate tangible personal property used for our tax-exempt function.	Contribute a life insurance policy you no longer need.	Name the Cenacle as the beneficiary of the remainder of the assets after your lifetime.	Donate the property to the Cenacle, or sell it to us at a bargain price.	Deed ownership of your home to the Cenacle but retain occupancy.	Create a trust that pays a fixed percentage of trust's assets as revalued annually.	Create a charitable trust that pays you a set income annually.	Create a charitable trust that pays fixed or variable income to us for a specific term of years; principal is retained for heirs.
Your Benefits	<ul style="list-style-type: none"> • donation exempt from federal estate tax • control of asset for your lifetime 	<ul style="list-style-type: none"> • control of the trust for your lifetime • gift in trust exempt from federal estate tax 	<ul style="list-style-type: none"> • immediate income tax deduction • removes property from estate 	<ul style="list-style-type: none"> • immediate charitable deduction of full fair market value • avoidance of capital gains tax 	<ul style="list-style-type: none"> • charitable deduction based on the full fair market value 	<ul style="list-style-type: none"> • current income tax deduction • possible future deductions through gifts to pay policy premiums 	<ul style="list-style-type: none"> • make the gift from the most highly taxed assets, leaving more for family • avoids income and estate tax 	<ul style="list-style-type: none"> • immediate income tax deduction • reduction or elimination of capital gains tax 	<ul style="list-style-type: none"> • valuable charitable income tax deduction • lifetime use of residence 	<ul style="list-style-type: none"> • variable income for life • immediate income tax charitable deduction 	<ul style="list-style-type: none"> • fixed payments for life, often at a higher rate of return • immediate income tax deduction 	<ul style="list-style-type: none"> • reduces your taxable estate • property kept by your family, often with reduced gift taxes

SAINT THERESE COUDERC SOCIETY

I have already made a planned gift to the Cenacle. Please enroll me in the Saint Therese Couderc Society and contact me about the nature of my planned gift. My updated information follows below.

I am interested in making a planned gift to the Cenacle.

Name _____

Name of Spouse _____

Address _____

City _____ State _____ Zip _____

Phone (_____) _____

E-Mail _____

Please send me information about making a bequest to the Cenacle through my will.

Please send me information about making a gift of securities.

Please send me information about making a gift through a life insurance policy.

Please send me information about making a gift of retirement assets.

Please send me information about making a gift through a trust.

I have a question. Please call me.

The best time to call is: _____ A.M./P.M.

