

BUILD A LEGACY

A GUIDE TO PLANNED GIVING



For more information about The St. Joseph Society and to learn how you can make a planned gift that meets your financial, estate and charitable goals, please contact:

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or

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We would be happy to discuss your specific circumstances with you in confidence. Please let us know if you have chosen to designate St. Joseph Social Service Center as a beneficiary of your estate.

Thank You!



St. Joseph Social Service Center

CONNECTING COMMUNITIES ♥ NOURISHING EACH OTHER

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ALL ONE PEOPLE

CREATE YOUR LEGACY with St. Joseph's Community!

A planned gift can benefit you, your family and the community you love.

What is Planned Giving?

Planned giving combines estate, financial and charitable planning - with a focus on meeting your personal goals and needs. It enables you to give from your assets and to make larger gifts than you thought possible, often with significant tax benefits. Planned giving can help you generate predictable income during your lifetime and preserve your wealth for your family while nurturing your favorite charitable causes for future generations.



Types of Planned Gifts

From a simple bequest to more complex arrangements, we welcome the opportunity to work with you and your advisors in planning a gift that suits your goals and needs. Outlined below are the key features and benefits of different types of planned gifts.

Bequest

A bequest allows you to designate a specific amount or percentage of your estate to St. Joseph Social Service Center and to realize an estate tax deduction.

Annuity

An annuity provides predictable income to you during your lifetime. Some portion of these payments may be tax free. A charitable gift annuity may also offer you a current income tax deduction.

Trust

With a charitable remainder trust, you pass assets to a trust that will make payments to you for a period of time or for life and reduce your income, capital gains and estate tax burdens. A charitable lead trust makes payments to St. Joseph Social Service Center for a set period of time and then returns the assets to your family. A lead trust offers potential gift tax savings to heirs in the future.

Appreciated Stock

A gift of appreciated stock can benefit St. Joseph Social Service Center immediately, allow you to reduce capital gains taxes and offer substantial income tax savings to you.

Retirement Plan

A donation of a retirement plan will allow you to avoid double taxation of retirement assets.

Life Insurance

A life insurance gift will allow you to make a large donation at a small cost to you.

Real Estate or Other Personal Property

A gift of real estate, art, collectibles, an automobile or other personal property can benefit St. Joseph Social Service Center immediately, allows you to reduce capital gains taxes, and offer substantial income tax savings to you.



The St. Joseph Society

As a contributor to St. Joseph's planned giving program, you will join a wonderful group of supporters. All planned giving participants are members of The St. Joseph Society, named for our patron saint, a just man who treated others as sacred and placed the welfare of humanity ahead of his own interests. Members of The St. Joseph Society are recognized on our website and on a special plaque in our hall, the main building on our campus. This recognition reflects their enduring relationship with our agency for generations to come.



Current members of the St. Joseph Society include: John E. & Mary M. Engelhart; Margaret Clare Phelan; Lois M. Powers-Boyle; Sharon Sadowski; Robert H. & Rose Vera Kaepfel.

