

Gifts to St. David’s Church	Bequests in your Will	Retirement Plan Gift	Gift of Life Insurance	Gift of Real Estate	Charitable Gift Annuity	Charitable Unitrust	Charitable Annuity Trust	Charitable Lead Trust
Description	An outright gift made to St. David’s as a specific dollar amount or percentage, as directed in your will or a codicil to your will. A portion or all of the residue of one’s estate can also be left as a bequest.	A gift naming St. David’s Church as remainder beneficiary of an IRA, 401K or 403b account after your death.	A gift of the paid-up value of a life insurance policy, with St. David’s named as the beneficiary.	A gift of real property which may or may not offer the retained right to residency for life.	A contract in which St. David’s Church agrees to pay you a fixed income annually, in quarterly installments, for life.	Unitrust that pays a variable income to you or those you name and St David’s receives the remainder, minimums according to age	Annuity trust that pays a fixed income for lifetime; some minimums according to age.	Lead Trust; pays fixed income to St David’s for a period of years and grantor or heirs receive the remainder.
Tax Benefits	Estate tax deduction for the value of your bequest	There are income tax and possibly estate tax benefits.	Current tax deduction in the amount of the insurance policy’s cash surrender value. Possible estate tax savings.	Immediate income tax deduction for the charitable value of the gift, plus capital gains tax avoidance.	Immediate income tax deduction for part of the gift’s value. Capital gains spread out over your life expectancy.	Immediate income tax savings, no capital gains tax liability, possible estate tax savings.	Immediate income tax deduction for part of the gift’s value and capital gains spread over lifetime.	Gift or estate tax savings for amount of payments.
Other Benefits	You are able to plan for your own needs and the needs of your family first.		Works well when there is a policy that is no longer needed and can be gifted.	Enables you to live in your home and receive a charitable deduction.	Gives the beneficiary a fixed income usually at very attractive rates.	Annual income that can increase as trust value increases.	Gives fixed income for life.	Pass balance to heirs.
St. David’s Episcopal Church, 763 Valley Forge Road, Wayne, PA 19087 610.688.7947 www.stdavidschurch.org								

Help Take St. David’s Into Its Fourth Century of Ministry

The mission of the 1715 Society is to honor members and friends of St. David’s Church who have made planned gifts of financial assets to the Church, either during their lifetimes or upon their death, through their wills. Those who choose to “Leave a Legacy” to St. David’s are supporting their church home and family, by sharing their assets for the future well-being of the church.

Planned giving is not to be confused with annual giving or a capital campaign for a specific capital expenditure. Rather, planned giving is focused on educating potential donors about opportunities to support the ongoing mission of St. David’s Church. These are opportunities

that can be tailored to meet the donor’s specific financial and estate planning needs.

How Your Gift Helps St. David’s Church

Bequests and other planned gifts (such as charitable gift annuities, charitable remainder trusts) moderate the need for capital campaigns and special solicitations while ensuring that St. David’s will continue in its mission to make God known through Christ and to make Christ known to others for a fourth century and beyond.

Unrestricted gifts enable St. David’s to respond to future calls of this mission by directing gifts to be used wherever they are most needed. Restricted gifts may be made to St. David’s for the endowment to address things such as organ repair and maintenance, graveyard upkeep, maintaining the old church property, and so on.

Types of Gifts

Planned gifts are either outright gifts (i.e. gifts of appreciated securities, real property, etc.) or deferred gifts (i.e. charitable gift annuities, charitable trusts). In general, planned gifts are made through:

- a bequest in a Will
- a Life Income Gift...such as a charitable gift annuity, or a charitable remainder trust
- Gifts of Special Assets (real estate, closely held stock, life insurance)

The St. David’s 1715 Society

All members of The St. David’s 1715 Society receive an invitation to an annual reception held in their honor. In addition, periodic gatherings of the Society are held throughout the year, including some of an educational/informational nature.

Financial Benefits

Establishing a planned gift is easy and offers a number of advantages, such as:

- Increasing current income for you or your loved ones;
- Converting low-yielding or non-income-producing assets into lifelong income;
- Reducing or eliminating capital gains costs and estate tax liability;
- Enjoying a charitable income tax deduction;
- Making a significant donation to St. David’s Church.

Nothing in this brochure is intended to be legal advice. Anyone wishing to make a planned gift in accordance with the information provided herein should consult an attorney or financial advisor, before doing so.

For Nearly 300 Years. . .

St. David's Church has been on a mission, helping people to know God in Jesus Christ and to make Christ known to others. Persons in every generation have contributed to the working of God's mission in this place, both in spiritual ways and in physical ways, and their legacy has enriched our lives and will continue to enrich those who follow us.



Making gifts through the 1715 Society is a glorious way to give thanks to God for all that we've been given. These gifts will help to ensure that St. David's continues to live into its mission and care for these beautiful buildings and grounds given to us by those who worshiped here before us.

As you consider giving thanks to God and ensuring the future of St. David's, I hope you will carefully reflect on this message and make your commitment a lasting one.

Rev. W. Frank Allen, Rector

"But seek first the kingdom of God, and all these things will be given to you as well."

Matthew 6:33

The Ministry of Planned Giving

We are all stewards of God's bounty. Caretakers. For a brief period, we are given time, energy and resources. What we do with these gifts ultimately defines the character of our lives and the depth of our spiritual relationship.



Planned giving is one expression of the wise use of the personal resources God has entrusted to us. Understanding planned giving and making it available to St. David's is both a ministry to the donor (giving the donor a means of thoughtfully transferring resources to the next generation) and to St. David's (helping the church to gather the resources necessary for its mission and ministry).

Gifts to the church can be made in many ways. Annual pledges generally support the church's daily operations and the money comes from members' income. Planned gifts support the church in the future and result from members designating gifts in their wills, making life income gifts, and through trusts.

An investment committee comprised of church members who are investment or financial professionals is responsible for the oversight of the planned giving funds. The committee members invest the assets in accordance with an approved investment policy, and they monitor the performance of the funds. The members of this committee are dedicated to being good stewards of the funds.



The History of St. David's Church

Toward the close of the seventeenth century a hardy group of Welsh colonists settled in an area which became known as Radnor. In 1704 a 100-signature petition for Welsh prayer books and a Bible, but more particularly for a Welsh-speaking missionary, was dispatched to the Society for the Propagation of the Gospel in London. Ten years later, in return for this long-awaited recognition, the settlers "heartily engaged themselves to build a handsome stone church," to be named after the Patron Saint of Wales. The cornerstone was laid on May 9, 1715, and thus, our St. David's Church was officially founded.

This beautiful small church served the St. David's congregation until 1956 when, after heated discussion of whether the parish should accommodate a burgeoning membership or retain its early character, a new chapel was constructed. In 2006, a larger chapel was needed once again, to accommodate an ever-growing church body. Today, as the largest of the 157 parishes in the Diocese of Pennsylvania, St. David's stands on the threshold of a new era of service to God.



*Leave a
Legacy to
St. David's
Church*



1715
SOCIETY

ST. DAVID'S EPISCOPAL CHURCH

763 Valley Forge Road
Wayne, PA 19087