

- **Life Insurance Policies:** A gift of life insurance may be made by either transferring ownership of a policy to the Temple, or naming the Temple's Endowment Fund as the beneficiary of a new or existing policy. If you name the Temple's Endowment Fund as an irrevocable beneficiary you may be able to receive a charitable income tax deduction each year for the premiums you pay.

About the Endowment Fund

The Temple's Investment Committee is responsible for oversight of the Endowment Fund, which is professionally managed. Disbursements from the Endowment Fund are recommended by the Temple's Executive Board for approval by the Board of Trustees, and are limited to a percentage of the Fund's total return, except in the case of an emergency that threatens the existence of the Temple.

Please contact the Temple office to be put in touch with a member of the Temple's Planned Giving Committee, who can provide you with more information on how to give to Temple Ner Tamid's Endowment Fund.

The Temple Ner Tamid Planned Giving Committee does not provide legal, financial or tax planning advice. Please consult with your own legal and financial professional before finalizing any tax or financial planning decisions.



Temple Ner Tamid

TEMPLE NER TAMID

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Temple Ner Tamid Endowment Fund



TEMPLE NER TAMID

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Keeping our Synagogue Alive and Vibrant

The Temple Ner Tamid Endowment Fund was established to provide financial stability for the synagogue and to provide funds for the long-term growth and enhancement of the Temple Ner Tamid community. Your gift to the Endowment Fund will help ensure that we are here for generations to come, keeping our synagogue alive and vibrant.

The primary focus of the Endowment Fund is to support special programs that are not covered by the Temple's operating budget, that will enhance Temple life. A special Religious School program or updating the School's physical plant, an initiative for Social Action, and outside speakers for Adult Education are some examples of programs that the Endowment Fund may support. The Fund may also make disbursements to supplement the Temple's operating budget. The Board of Trustees approves all disbursements from the Endowment Fund.



Chanukah Play 2006

Ways to Give

You can ensure the future vitality of Temple Ner Tamid and accomplish your charitable, tax, financial and estate planning goals by planning a gift to the Temple Ner Tamid Endowment Fund. Such a gift can be accomplished through a current donation of money, securities, or other property, or by naming Temple

Ner Tamid's Endowment Fund as a beneficiary of your will, trust, retirement plan or IRA, insurance policy or annuity.

Current Gifts

A current gift of money or other property will provide you with a current income tax deduction, generally for the fair market value of the property on the date of the gift. A gift of appreciated securities will allow you to avoid paying capital gains taxes on your gain, provided that you transfer the securities directly to the Temple. Gifts of securities may be electronically transferred or delivered to the Temple.

It is also possible to make a gift to the Temple and retain current cash flow from the gift for a period of time.

Future Gifts

A bequest in your will, a pledge, and creating a charitable trust are examples of important ways you can help ensure the Temple's future. The Temple's Planned Giving Committee can review the options with you, and can work with your legal and tax advisors to implement the strategy you choose.

You Have the Tools to Give

- **Bequest:** A simple statement in your will can allow you to leave a gift to the Endowment Fund. If you already have a will, executing a codicil allows you to add this gift without revising your entire will. This gift will also reduce your estate taxes.
- **Gifts of Cash:** Gifts of any amount of money can

be donated to the Endowment Fund. You will be eligible for a tax deduction in the year you make the gift, and the Temple will benefit immediately.

- **Appreciated Securities:** The Temple receives the full value of the security without the payment of capital gains taxes, effectively allowing you to make your contribution on a pre-tax basis.
- **Trusts:** There are various types of trusts that you can establish as part of your overall estate plan, to achieve your specific tax, financial and personal goals. For example, charitable trusts can benefit both the Temple and your family. One form of charitable trust allows you to retain cash flow from the trust and postpone the gift to the Endowment Fund, while another allows you to provide cash flow to the Endowment Fund currently, and ensure that the principal of the trust comes back to your family when the trust terminates.
- **Retirement Plans and IRAs:** Naming the Temple's Endowment Fund as the beneficiary of all or part of your retirement plan or IRA at your death can result in an estate tax savings for your heirs, while contributing to the long-term growth of the Temple. While the plan distributions would be subject to income tax as they are received by your individual beneficiaries, the Temple receives the funds free of income tax. This makes your retirement plan or IRA a good choice when you are thinking about how to benefit the Endowment Fund in your estate plan.