SHAPE YOUR Legacy

"Remember that when you leave this earth, you can take with you nothing that you have received - only what you have given."
- Francis of Assisi.

Holy Family Parish was formed in August 2011 through the merger of St. Clement Church in Navarre and St. Therese Church in Brewster. St. Clement, founded in 1832, grew from a log cabin church into a thriving parish, while St. Therese, established in 1928, served a diverse railroad community. Today, Holy Family blends these rich histories into a vibrant faith community.

Planned Giving

Determining the right gift is just as important as making the gift. There are many options in your estate planning from which you can choose. The information on these pages is to provide you with an introduction to the various methods to leave a lasting legacy at Holy Family Parish. A sound estate plan, which includes a planned giving provision, can provide income as well as tax advantages.

Estate Planning

**Please note that Holy Family is not giving any legal or tax advice and recommends speaking directly with an estate planning attorney.*

Beneficiary Designations

Your estate consists of any asset in which you have an ownership interest in including stocks, bonds, investment accounts, individual retirement accounts, savings bonds, vehicles, boats, artwork, coins, bank accounts, real estate, etc. A beneficiary designation will dictate how the asset is distributed at death. The use of a designation can override what is written into your last will and testament or trust. You can directly specify Holy Family as a beneficiary on your assets.

Last Will and Testament

If you have assets that are not beneficiary designated or held in trust, your last will and testament will be a written record of how you would choose to have your property distributed. It is the legal way to provide for your heirs, and the causes and organizations that you care about. A last will and testament will need to go through the probate process in order to be effective. Without a will, the court will distribute your assets according to the statutory provisions for your specific state. Therefore, it is helpful for every adult to have a last will and testament. You last will and testament can include a bequest to Holy Family either by using a fractional share (% of estate) or a certain sum ($ amount specified). Holy Family could be listed as a remote contingent beneficiary. A remote contingent beneficiary will only apply if your named beneficiaries predecease you. Remembering Holy Family in your will is an effective way of ensuring that the mission of the school will continue for future generations of young men and women.

Trust

A trust is an agreement made between the grantor (creator of trust) and the trustee (manager of trust assets) to hold property. A trust can be set up while living or upon death as a testamentary trust. The purpose of a trust can widely vary, but many people use trusts to avoid probate, provide for charitable bequests, provide a way to manage assets during their lifetime, create tax advantages, or set up asset protection. Including Holy Family as a beneficiary in your trust can be a meaningful way to leave a legacy. It also helps reduce or avoid the potential estate tax exposure.

Revocable Living Trust: A trust that can be modified, amended, restated, or revoked during your lifetime. The primary purpose of this type of trust is to avoid probate and to manage assets during a period of incapacity.

Asset Protection Trust: This is a type of irrevocable trust that can be used to protect assets from various type of creditors including lawsuits, bankruptcy, and other creditor claims. It may be set up to help obtain assistance benefits for paying for long term care including Medicaid or the VA Pension with Aid and Attendance. In this trust, you direct where you would like to see your money go upon your death.

Charitable Remainder Trust: A CRT provides income for yourself while making a gift to Holy Family. You establish the trust during your lifetime, receive a charitable tax deduction, and the remaining amount goes to Holy Family at the time of your death.

Charitable Lead Trust: In a Lead Trust, Holy Family benefits immediately, and you and your beneficiaries receive the remainder of the trust’s assets.

Irrevocable Life Insurance Trust: Commonly known as an ILIT, this trust holds life insurance policies to keep them out of the insured’s estate. This trust can be set up as funded or unfunded to provide various tax advantages for the grantor.

Charitable Gift Annuity

This is a simple contract between you and Holy Family. It is a way for you to make a gift to the Parish, and in return receive a specified lifetime income. You can secure steady quarterly payments for yourself or others while providing Holy Family with the means necessary to provide financial assistance to the Parish. The gift can be established with cash, securities, or property, and the assets of the institution back our ability to pay you for life. When you fund a gift annuity, you are eligible for significant charitable deduction for the amount that Holy Family is expected to receive in the future.

Life Insurance

This is a simple and low-cost method of providing for Holy Family's future. A life insurance policy which names Holy Family Parish as the beneficiary can have a major impact on the future of the Parish.

Real Estate

You can offer real estate as a gift either immediately, or designated upon your passing, or to fund a trust. You can decide to remain in your home after making your gift, thereby gaining a tax deduction and eliminating property taxes while still enjoying the comforts of home.

Give a Gift

Tax Free Gift from Your IRA

70 1/2 years old or older

IRA gift to charity

105k per year

A Qualified Charitable Distribution (QCD) allows individuals who are 70 1/2 years old or older to donate up to $105,000 per year to a qualified charity, such as Holy Family, directly from a taxable IRA. This distribution can be excluded from your taxable income, resulting in a tax-free distribution. The QCD can also satisfy your IRA's annual required minimum donation.

In addition to the benefits of giving to charity, a QCD excludes the amount donated from taxable income, which is unlike regular withdrawals from an IRA. Keeping your taxable income lower may reduce the impact to certain tax credits and deductions, including Social Security and Medicare.

Also, QCDs don't require itemizing, which, due to recent tax law changes, means you may decide to take advantage of the higher standard deduction while still using a QCD for charitable giving.

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Gift of Appreciated Stock

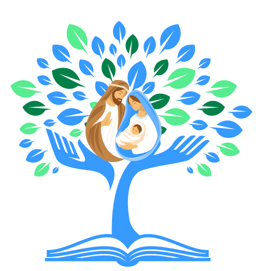
Gifts of appreciated property, such as stocks and bonds that you have held for more than one year, can provide greater tax benefits than giving cash. Not only is the market value of the securities deductible (subject to applicable limitations), but you also avoid paying the capital gains tax on the appreciation.

Create an Endowed Fund

scf stark community foundation

Holy Family Parish offers a meaningful opportunity for donors to create a lasting legacy through an endowed fund in partnership with the Stark Community Foundation. With a minimum investment of $10,000, you can establish a fund in your family's name. The principal of your fund remains intact, while Holy Family utilizes the annual interest generated to make capital improvements and general needs year after year. This partnership ensures that your generosity continues to make a difference, supporting the faithful and upholding the values of Holy Family Parish for generations to come.

"The true meaning of life is to plant trees, under whose shade you do not expect to sit," -Nelson Henderson.



Dear Friends of Holy Family Parish,

Your commitment to Holy Family Parish reflects a deep love for the Church and a desire to sustain the faith community that has been nurtured here for generations. Rooted in the rich histories of St. Clement and St. Therese, our parish stands today because of the enduring faith and sacrifice of those who came before us.

Planned giving offers a meaningful way to continue that legacy. Through gifts such as bequests, charitable trusts, life insurance, or retirement assets, you can help ensure that Holy Family Parish remains a place of worship, sacramental life, and service for years to come.

We are deeply grateful to those who have already remembered the parish in their estate plans. Your generosity strengthens the mission of the Church and supports future generations of faithful.

As you prayerfully consider your plans, please know we are here to guide and assist you.

Thank you for keeping Holy Family Parish in your prayers and in your legacy.

With gratitude in Christ,
Fr. Kevin Peters
Pastor

WAYS TO GIVE

Online

For easy gifting, go to our website - holyfamilyparishnavarre.org

Credit Card

All major credit cards are accepted through our website - holyfamilyparishnavarre.org You will be linked to our holy family betterworld secure giving platform.

Check

Mail to
Holy Family Parish
216 Wooster St NE
Navarre, OH 44662

Pledge

Donors of $1000 plus may pledge their annual gift to the church, payable by December 31 each year. Regular reminders will be sent. Multi-year pledges are accepted for major gifts to capital campaigns and special projects.

Recurring Gift

Set up an automatic monthly or yearly contribution through your debit or credit card.

Matching Gifts

Double the impact of your gift with matching funds from your/your spouse's employer. Contact your employer's Human Resources Department and ask if your organization participates in a matching gift program.

Gifts of Stock

When making a gift of appreciated stock, you receive double tax benefit by avoiding capital gains tax on the profit you've earned and receiving a full tax deduction for the fair market value of the stock.

Tribute Gift

Celebrate the life of a loved one with a gift in memorium or celebrate a special occasion such as a birthday, anniversary, wedding, or graduation of a friend.

Named Fund

Establish a named fund in honor of a loved one or your family with a minimum gift of $10,000.

Planned Gift

Planned gifts such as bequests, charitable gift annuities, charitable remainder trusts, charitable lead trust and life insurance policies are some of the ways to help ensure the future of Holy Family Parish.