

STEWARDSHIP FOR WOMEN



MOODY STEWARDSHIP
A Ministry of Moody Bible Institute

At Moody Bible Institute, our
Planned Giving options are
designed for all kinds of people in all
kinds of situations. Everyone needs
to plan for financial security during
their lives, and everyone longs to
make the most out of what God has
given them—everyone wants to leave
a legacy.

But we've found that many women
have questions, concerns, and doubts
about their options and needs for
financial planning, and this brochure
was created for you to help you con-
sider these critical issues.

We recognize that women sometimes have unique goals and needs, and we offer here a woman's perspective on the issues we all face when dealing with financial matters.

For further information, please contact Moody Stewardship at

Moody Bible Institute
820 N. LaSalle Blvd.
Chicago, IL 60610

or call us at
1-800-801-2171.

Are a woman's needs really different?

YES . . .

Anyone living on their own may face a unique challenge in financial planning. Beyond that, many widows find themselves suddenly with new responsibilities and roles that can be intimidating and confusing. Widowed or divorced women are often faced with escalating pressures, financially and otherwise, especially when retaining custody of children. Remarriage can create extremely complex estate planning issues. Changing financial situations create more questions than most people can answer on their own.

Women may have a higher need for security, and proper planning can fill this need. And many women feel that their options are limited.

and NO . . .

Everyone should have a properly prepared estate plan, and there are basic planning principles that apply to men and women alike.

The Will of a Christian Woman

A Will is the most basic estate planning tool. A woman's will can:

- Provide for the orderly disposition of her assets upon death;
- Nominate a guardian for her minor children;
- Set up a trust to care for the financial needs of her children;

- Meet the needs of her adult children, through lump sum distributions or through life-income plans;
- Ensure that her assets will benefit the Lord's work after her death;
- Set forth her Christian testimony.

When a Woman needs more . . .

A woman's unique estate planning needs may be best accomplished through a Revocable Living Trust. In addition to providing for an orderly disposition of assets, a woman's Revocable Living Trust is designed to:

- Help her with financial management;
- Care for her financial needs in case she becomes disabled or incompetent;
- Help carry out the terms of a prenuptial agreement, allowing her own assets to be passed on to her children, even if she remarries;
- Avoid probate and simplify the disposition of her estate after death;
- Offer a more flexible estate planning tool that can include provisions to reduce or eliminate federal estate tax.

A Revocable *Self-Declaration* Living Trust allows a woman to continue to manage her own assets. A successor trustee is named to assume management if she becomes unable to manage her affairs.

A woman who is uncomfortable dealing with financial matters may prefer a professionally managed Revocable Living Trust. Because the trust is revocable, she is still able to maintain control

over her own assets, without being burdened by day-to-day management. Moody Bible Institute's Investment Department manages trusts for women of all ages.

A Woman's Need for Income

A woman may desire to supplement her income, while at the same time making provision for the Lord's work. Moody Bible Institute offers several life-income plans to accomplish this objective:

- The Moody Gift Annuity
- The Moody Bible Institute Pooled Income Fund
- The Charitable Remainder Unitrust

A woman who owns appreciated property (such as real estate or stocks) which produces little or no income, may be able to receive higher income without incurring capital gains tax by using the property to fund one of these life-income plans.

A Woman's Generosity

A woman who remains single may not have close family members, and may wish to leave a large portion of her estate to charitable organizations. A woman with such charitable objectives must have a Will or trust in place to avoid having her assets distributed in accordance with state law either to distant relatives or to the state.

Stewardship and Security

A Christian woman needs to exercise good stewardship of the resources God gives her, as she rests in God's promise to "supply all your needs according to his riches in glory by Christ Jesus" (Phil. 4:19).

Every woman needs good advice regarding her finances and estate planning, especially when she faces changes in life circumstances, such as marriage or remarriage, childbearing, career changes, death of a spouse, divorce, or simply the normal aging process.

For many years, Moody Bible Institute has been helping women determine what type of estate plan is best suited to their unique circumstances. Moody serves as Trustee of over 500 Revocable Living Trusts and is also available to serve as Successor Trustee of a Self-Declaration Trust. Our Trust Administrators and Stewardship Representatives work with women of all ages, and their families, to meet personal as well as financial needs.

The Moody Stewardship Department stands ready to assist you in your planning. Please contact us for further information. Call our toll free number and ask for the Stewardship Department, 1-800-DL-MOODY. Moody has Stewardship Representatives who can call on you in your home or office to discuss your giving options and estate planning needs.



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