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he gifts we give express the faith and values that are dear to us. The Cathedral Church of Saint John the Divine is a magnificent and enduring home for worship, celebration, dialog, artwork and outreach. It provides a place to donate through which we can act on the values of peace, tolerance, gratitude to God, and generosity of the human spirit.

If you are ready to make a truly lasting gift to further these principles, the Cathedral offers many giving options to ensure the profound impact of your generosity well into the future.

A Good Investment

Many of the options described below may also hold substantial tax benefits for you and your family, in addition to providing meaningful support to the Cathedral.

As you know, frightening market volatility and record low rates on other safe investments have been hallmarks of this severe recession. But the Cathedral can offer annuities, trusts or estate planning tools with exceptional yields and numerous tax advantages, which may include:

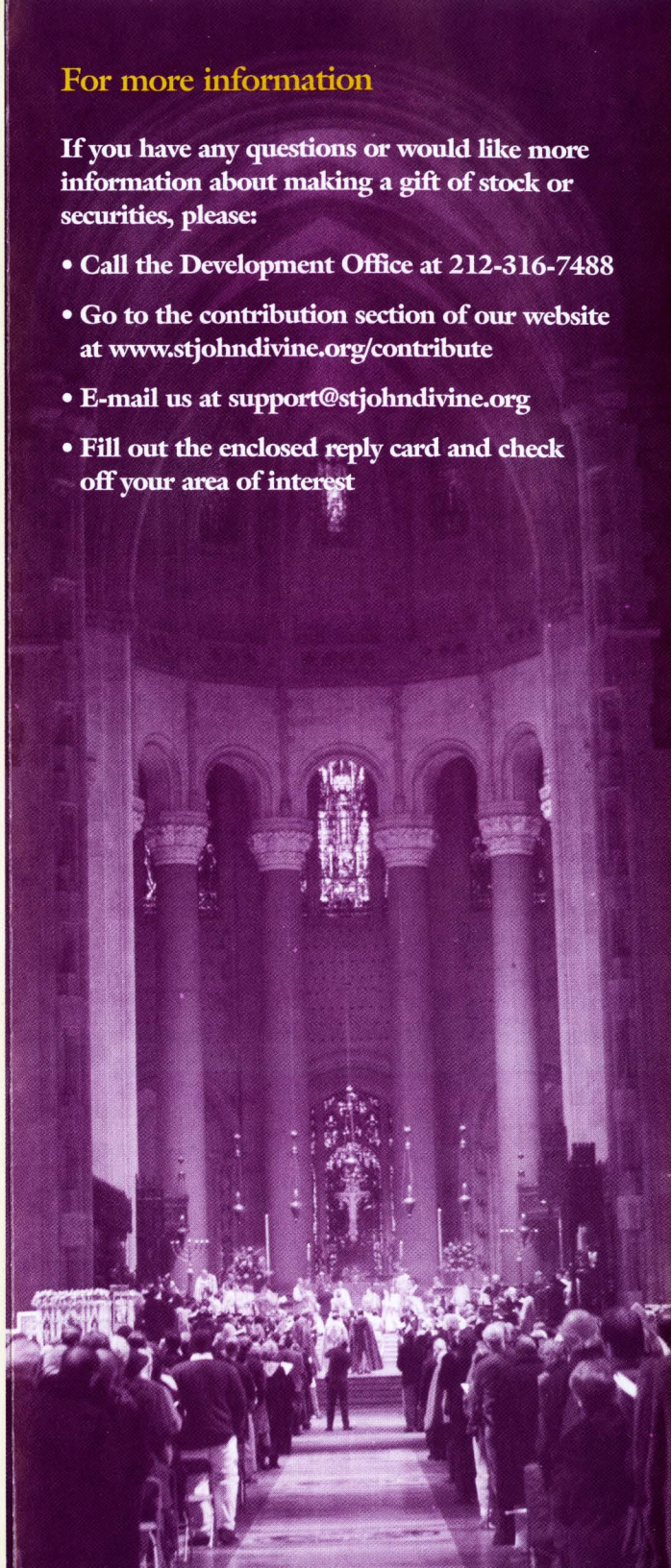
- guarantee of fixed high rates of return
- upfront income tax deductions
- income that is partially tax free
- passing assets on to heirs while saving estate taxes
- avoiding market risks.

For information about any of these gifts or to contact us, please see the end of this brochure.

For more information

If you have any questions or would like more information about making a gift of stock or securities, please:

- Call the Development Office at 212-316-7488
- Go to the contribution section of our website at www.stjohndivine.org/contribute
- E-mail us at support@stjohndivine.org
- Fill out the enclosed reply card and check off your area of interest



The
Cathedral
Church
of Saint John
the Divine



A Gift for
the Ages

Make a Gift through Your Will

Perhaps the most profound way to ensure the legacy of your generous spirit is through a bequest. By including the Cathedral Church of Saint John the Divine in your will, you help sustain our work, our mission and our programs for future generations.

There are several ways to include the Cathedral in your will. You may leave a specific dollar amount or a particular property; you may specify a set percentage of your estate; or you may leave the remainder of your estate after providing for your heirs. *All options will help you reduce your estate taxes.*

If you choose to include the Cathedral in your will, please let us know. You will be entered as a valued member of our **Legacy Society**.

If you have questions, please call Dee Dee Mozeleski in the Development Office at 212-316-7488 or e-mail us at support@stjohndivine.org. Any information you provide will be held in strict confidence.

Life Income Gifts

Through the Episcopal Church Foundation for the benefit of the Cathedral Church of Saint John the Divine, you can establish a gift that will provide you or a loved one with an income for life. There are many options that can be customized for your needs and estate plans, but here are a few highlights:

POOLED INCOME FUND

Your gift (\$2,500 minimum) is “pooled” with other donations and invested in a professionally managed investment portfolio. You will receive: guaranteed income for life for yourself or a loved one; an immediate federal income tax deduction; and a possible reduction in estate taxes. If the gift is funded through appreciated securities, such as stocks, bonds,



mutual funds or real estate, you may also see the elimination of capital gains taxes. At the death of the final beneficiary, the property goes to the Cathedral.

CHARITABLE GIFT ANNUITY

This gift is similar to the Pooled Income Fund, but with a Charitable Gift Annuity the income for life is guaranteed at a fixed rate; a portion of the gift is deductible from income taxes; and some of the income would be tax exempt. The minimum gift is \$5,000. The guaranteed rate you are paid is determined by your age when the gift is made. For example:

One Life Chart (rates effective 2/1/09)

Your Age	Rate of Return
60	5.0%
65	5.3%
70	5.7%
75	6.3%
80	7.1%
85	8.1%
90+	9.5%

CHARITABLE REMAINDER TRUST

With a gift of \$100,000 or more, your individually managed trust provides income for life; an income tax deduction; relief from capital gains taxes if funded through appreciated property; and a possible reduction in estate taxes. In this option, the rate of return fluctuates. If you are seeking a set rate of return annually, a Charitable Remainder Annuity Trust is an option.

CHARITABLE LEAD TRUST

This gift enables you to transfer assets to a trust that pays its income to the Cathedral for a set period of time. At the end of the term, the principal and all capital appreciation returns to you or a beneficiary.

OTHER GIFTS

Donations of real estate or appreciated property may not only help you with income taxes, but could reduce your estate and capital gains taxes as well. Gifts of life insurance may allow you to make a much larger gift than otherwise possible. Please contact us for more information about these types of donations.

Information courtesy of the Episcopal Church Foundation