

The *Heritage Circle*

All charitable gifts made through planned giving will directly benefit the programs and services of Emmanuel Community. You'll then be part of our *Heritage Circle*, a group established to recognize and honor during their lifetime those who have included us in their estate plans. **There is no minimum gift size to join *Heritage Circle*.**

We hope you will consider making us a beneficiary of your plans and will tell us about it. If you already have done so, please let us know so we may immediately include you in this very important group of friends.

We are happy to honor requests to remain an anonymous member of the *Heritage Circle*.

Legal Name

Ecumen Foundation doing business as
Emmanuel Foundation

Legal Address

1415 Madison Avenue
Detroit Lakes, MN 56501

Federal Tax ID Number

41-1606713

For more information, please contact:



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Emmanuel Community is a member of the Ecumen family of senior housing and services



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*The information in this brochure is not intended as legal advice.
Please confer with your legal or financial advisor before taking any
action based on this information.*



Planned Gifts Without Changing Your Will



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My will has been drawn up and I don't want to change it now. How can I join the Heritage Circle without making a will bequest?

Every few years, it is ideal to review your will to ensure it fully reflects your estate wishes and life circumstances. Changing circumstances might include:

- marriage, death, or birth of children and grandchildren
- an addition of major assets from the sale of property or businesses
- change in your state of residence

If your life circumstances haven't changed, but you would like to plan today to direct a portion of your estate to Emmanuel Community there are several simple ways to do so. Your legacy gift would help us build our endowment funds, which enhance the quality of care we can provide to seniors in our community.

Are there simple ways to leave an estate gift without changing my will?

There are many ways to leave a legacy:

1. Consider making us the beneficiary of all or a percentage of:
 - a qualified retirement plan, such as an IRA, 401(k), or 403(b)
 - a stock brokerage account
 - a mutual fund account
 - a banking account
 - certificates of deposit
 - your life insurance policy
2. You can give your paid up life insurance policy to us.
3. Consider donating your home as a life estate gift. You can live in it as long as you wish, and also take a tax deduction this year.
4. Perhaps you would like to receive income from your planned gift. With a Charitable Gift Annuity, you take a tax deduction now and get income (some of it tax free) for the rest of your life.

Honoring Legacy Donors

We would appreciate it if you would inform us of your generous intent because we want to recognize you and ensure that your gift will be appropriately stewarded.

We are fully committed to honoring the intent of our donors by directing the resources provided by your gift to the program or services you most value. Be assured that your gift will support seniors in our community for many years to come.

Conclusion

It is a good investment to work with an attorney and other advisors to assist you in assuring that your plans meet not only your current, but also your long-term, needs. By making plans now and updating them as needed, you can find peace of mind and great satisfaction knowing that your wishes will be followed and your family and favorite charities will be taken care of.

We are happy to help you and your advisors as you consider your legacy objectives and opportunities.