LEGACY GIVING

ST. JOSEPH CATHOLIC CHURCH

LEAVE A LASTING LEGACY OF FAITH

Your legacy gift to St. Joseph Catholic Church ensures that future generations will continue to experience the vibrant faith community and ministries at the heart of our parish. When you include St. Joseph in your estate plans, you become part of a mission that has served and strengthened our community for generations.

Legacy gifts come in many forms and can be tailored to meet your financial goals while supporting St. Joseph's mission. Whether through your will, retirement accounts, life insurance, or other planned giving vehicles, your generosity will continue to make a difference long into the future.

WAYS TO LEAVE YOUR LEGACY

BEQUESTS THROUGH YOUR WILL OR TRUST

The most common form of legacy giving is a bequest—a gift designated in your will or living trust. You can specify a particular dollar amount, a percentage of your estate, or the remainder after other bequests have been fulfilled. This flexible option allows you to provide for your loved ones first while ensuring St. Joseph continues to serve and strengthen our faith community.

Sample bequest language: *"I give [specific amount/percentage/remainder] to St. Joseph Catholic Church, located in Fremont, California, to be used for its general purposes."*

RETIREMENT ACCOUNT BENEFICIARY DESIGNATIONS

Naming St. Joseph as a beneficiary of your IRA, 401(k), or other retirement accounts is one of the most tax-efficient ways to make a legacy gift. These assets can be subject to significant taxation when passed to heirs, but when directed to a charitable organization like St. Joseph, the full value supports our mission. Simply contact your plan administrator and request a beneficiary designation form.

LIFE INSURANCE POLICIES

A life insurance policy you no longer need can become a powerful gift for our faith community. You can name St. Joseph as a primary or contingent beneficiary, or transfer ownership of a paid-up policy directly to St. Joseph and receive an immediate tax deduction. This approach allows you to make a substantial future gift at minimal current cost.

DONOR ADVISED FUNDS

If you've established a donor advised fund, you can recommend St. Joseph as a beneficiary to receive distributions after your lifetime. This ensures your philanthropic vision continues while providing flexibility during your lifetime.

CHARITABLE GIFT ANNUITIES AND TRUSTS

Life income gifts such as charitable gift annuities and charitable remainder trusts provide you with regular payments during your lifetime while ultimately benefiting St. Joseph. These vehicles offer immediate tax deductions, potential capital gains tax savings, and the satisfaction of knowing your gift will support St. Joseph for years to come.

REAL ESTATE AND OTHER ASSETS

Gifts of real estate, stocks, bonds, and other appreciated assets can provide significant tax advantages while supporting St. Joseph's mission. These gifts may help you avoid capital gains taxes while receiving a charitable deduction for the full fair market value.

SIMPLE STEPS TO MAKE YOUR LEGACY GIFT

Many legacy gifts require no attorney and can be completed in minutes:

1. **Contact the institution** holding your asset (bank, brokerage, insurance company, retirement plan administrator)
2. **Request a beneficiary designation form** (sometimes called a "payment on death" or POD form)
3. **Complete the form** naming St. Joseph Catholic Church as a beneficiary.
4. **Return the form** to the institution

Important note: Beneficiary designation forms take legal precedence over instructions in your will or trust for those specific assets. This makes them a powerful and binding way to direct your legacy.

LEGAL INFORMATION FOR BENEFICIARY FORMS:

- Legal Name: Roman Catholic Bishop of Oakland, A Corporation Sole
- Parish: St. Joseph Catholic Church
- Address: 43148 Mission Boulevard, Fremont, CA 94539
- Tax ID: 94-1527086

FREQUENTLY ASKED QUESTIONS

Do I need to be wealthy to make a legacy gift? No. Legacy gifts come in all sizes, and every gift makes a difference. Many of our most meaningful legacy commitments come from individuals of modest means who want to ensure their values outlive them.

Can I make a legacy gift and still provide for my family? Absolutely. Most legacy gifts are structured to provide for loved ones first, with St. Joseph receiving a gift only after your other priorities are met.

Will my gift be used as I intend? Yes. You can designate your legacy gift for St. Joseph's general purposes or specify particular uses.

How do I get started? Contact our office to discuss your goals and explore options. We're happy to work with you and your professional advisors to structure a gift that meets your needs.

Can I change my mind after making a legacy commitment? In most cases, yes. Bequests and beneficiary designations can typically be modified. We simply ask that you inform us if your plans change.

NEXT STEPS

Ready to create your legacy? We're here to help.

Contact us: Gina Mehta, Business Manager - (510) 656-2365, x. 100

Consult your advisors: We encourage you to work with your attorney, financial planner, or tax advisor to determine which legacy gift option best suits your situation.

Your legacy gift to St. Joseph is more than a financial transaction—it's a statement of faith in God's work through our parish and a commitment to serving our community for years to come. Thank you for considering this meaningful way to make a lasting difference.