



United Marriage Encounter



Marriage, created by God, is a pillar of culture. United Marriage Encounter is committed to defend traditional marriage values, like you are committed to your marriage. Through our marriage enrichment Weekends, we improve the lives of married couples today and with your help, we will continue God's work for generations to come.



When a marriage gets better, everyone wins. Children do better in school, they have healthier relationships with others and they grow up to be higher-functioning

adults. Married men drink less than their single counterparts and married women report a higher quality of life. Marriage is the best way to improve society's current ailments and set the cornerstone for a better future.

Giving to UME through your will, life insurance or a retirement plan can result in a larger financial gift than what you would first expect. These types of legacy gifts can increase the impact of your hard-earned money by minimizing taxes and having a higher return than a regular donation or pledge.

The word "legacy" indicates wealth, but you don't need to feel well-off in order to make a legacy gift. It's notable to mention that wills, insurance policies and retirement assets are financially sound ways to significantly improve UME's longevity without hurting your financial stability. Anyone with a spare \$30 a month could purchase a life insurance policy that would provide a legacy gift with the ability to fund most of our Weekends for an entire year! It's also notable to mention that a gift through your will, insurance policy or retirement asset could reduce the inheritance tax placed on your children. As a result, there are many financial benefits to consider while planning a legacy gift.



As God has blessed you,

Will you bless United Marriage Encounter?

Please give me a call at (815) 871-3267 or
send me an email at cbusker@unitedmarriage.com

We hope to hear from you,

Chris & Kemi Busker
UME Development Support

From Your Will To God's Will

A written statement in your will, also known as a bequest, directs specific assets or a percentage of your estate to UME upon your passing. Everyone benefits from preparing a will and your foresight can help the people you care about when you go to heaven.

Certainly, taking care of your family and those who feel like your family must always be the priority in your will. If you feel that God has blessed you in your life and marriage, you can also set aside money for UME and other charities you care about.

The easiest way of changing a will is to simply make a new will. It is imperative that you revoke your old will. To do this, simply write a statement in the new will that states that you revoke all wills and codicils/amendments that you have previously made. This measure will effectively revoke any previous wills, but it is also wise to destroy any of your previous wills in order to avoid confusion down the road.

The other way to change your will is by adding a codicil. You may use a codicil to revoke part of your will or to add a new provision. Codicils must be dated, signed, and witnessed just like a legal will.

What are the benefits to donating through a will?

- ⇒ It costs you nothing right now and it will not affect your cash flow.
- ⇒ You keep control of your assets.
- ⇒ Your gift may provide tax savings or help reduce the tax burden for your heirs.
- ⇒ It can express a certain dollar amount or it can deliver a percentage of the balance remaining in your estate after taxes, expenses and specific bequests have been paid.

We can help you prepare these documents!



Would you like to include United Marriage Encounter in your will?

We can help you!

Please reach out to Chris Busker at 815.871.3267 or cbusker@unitedmarriage.com

Insurance Policies

Life insurance policies give you the ability to make a large legacy gift through small monthly donations. Your premium payments will result in a significantly higher contribution for UME than what you paid on the policy.

The most tax-effective way to donate life insurance is to transfer the policy so that UME becomes the owner and the beneficiary. You will receive a charitable tax deduction for the premiums you pay and for the premiums you have already paid on the policy.

Another way to donate life insurance is to contact your insurance agent and change the beneficiary to United Marriage Encounter Permanent Legacy fund. You will not get the same tax benefits as transferring the policy to UME, but you can still bet on giving UME a much larger gift than what you paid on the policy. If you chose to go this route, please let us know so we can thank you appropriately because Insurance agents are not required to inform beneficiaries of your policy change.

With Insurance policies, you have the option to give UME a fully paid, partially paid or a brand new policy. Depending on how you donate your life insurance, you will enjoy tax benefits during your lifetime and on your estate. Insurance policies are not subject to probate costs or settlement delays.

If you have additional questions about changing your policy or setting up a new policy, please reach out! It would be humbling to help you with this exciting legacy gift.



Would you like to give an insurance policy to UME?

Please reach out to Chris Busker at 815.871.3267 or cbusker@unitedmarriage.com

Retirement Plans

Retirement funds are a great way to make your life's work count for the Kingdom. You can name UME as the entire, partial, or contingent beneficiary of your retirement plan assets upon your passing. Giving retirement funds to your children can be taxed up to 70% through income and estate taxes. Donating your retirement plan is tax-free.

By naming United Marriage Encounter Permanent Legacy Fund as a beneficiary of a qualifying retirement plan, you will create the largest impact for your life's work. All you need to do is to complete a beneficiary designation form from your retirement plan administrator and name UME to ensure your assets will not be included in your taxable estate. A "qualified retirement plan" includes Individual Retirement Accounts (IRA), Keogh accounts, 401(k), 403(b) and many other pension and profit-sharing plans. If you decide to go this route, please let us know your plans. Your plan administrator is not obligated to notify us and keeping UME in the loop will help us use your legacy gift to our best ability.

In addition, if you're over 70.5 years old, you can make a tax-free donation up to \$100,000 a year from your IRA. This option is known as the "IRA Charitable Rollover."

Legacy gifts through retirement plans give you tax advantages and flexibility. You can alter your designation at any time and you can still make withdrawals from your retirement plan. Legacy gifts through retirement plans provide many benefits, including the ability to decrease the tax burden from inheritance and income taxes.



Would you like to include United Marriage Encounter in your Retirement Plan?

We can help you!

Please reach out to Chris Busker at 815.871.3267 or cbusker@unitedmarriage.com