

Planned Giving

A GUIDE FROM THE HOUSE FM AND MY PRAISE FM



GOD IS NOT UNJUST; HE WILL NOT
FORGET YOUR WORK AND THE

LOVE YOU HAVE SHOWN HIM

AS YOU HAVE HELPED HIS PEOPLE AND
CONTINUE TO HELP THEM.



PLANNED GIVING PROGRAM

OVERVIEW:

Through a planned gift, you will provide ongoing support to The House FM and My Praise FM and play a role in preserving the mission of this non-profit ministry. Giving through your will is a convenient way to leave a lasting legacy. After first providing for your loved ones, you may decide to make a charitable gift of a specific amount or a percentage of your estate. If you don't have a will or if you need to make an amendment to your will, The House FM and My Praise FM will reimburse up to \$500 of your legal expenses if the will or amendment contains a charitable gift provision, in the event of the death of both spouses, for an amount not less than \$10,000 or 5% of the residuary estate to this ministry. The reimbursement is also available for legal fees incurred in preparing a trust or other planned gifts in lieu of testamentary documents.

WHAT IS A PLANNED GIFT?

Planned gifts, such as through a will, are set up now but are donated to charitable organizations at a later date. Planned gifts are an advantageous way to provide a future gift to a 501(c)3 non-profit organization and leave a lasting legacy.

MAKE A CHARITABLE DONATION
TO OUR MINISTRY IN YOUR

WILL

AND LET US HELP YOU WITH THE COST
OF PREPARING OR UPDATING IT

PLANNED GIVING AT A GLANCE

	Bequest in Will	Life Insurance	Retirement Plan
Description of Gift	Gift by means of a will	A donation from the gift of a life insurance policy	Gift from the assets of an IRA or 401 (k) account
Benefits to Donor	You maintain full control of your assets for life. You may reduce the taxable amount of your estate or trust at death.	An income tax charitable donation can be claimed in the year of the gift.	The gift is not subject to income or estate tax.

	Charitable Remainder Annuity Trust	Charitable Remainder Unitrust	Charitable Gift Annuity
Description of Gift	Substantial gift, out of which a fixed-dollar annuity is paid to the donor	Substantial gift, out of which a payment, which varies with the current value of the gift, is paid to the donor	Gift out of which an annuity is paid to the donor depending on the age of the donor at the time of the gift.
Benefits to Donor	Immediate deduction from taxable income and by-passing of capital gains tax and fixed income for life	Immediate deduction from taxable income and by-passing of capital gains tax and income for life	Immediate deduction from taxable income and guaranteed income (partially from tax for a period of time) for life

	Deferred Payment Gift Annuity	Charitable Lead Trust	Retained Life Estate
Description of Gift	Gift out of which an annuity is paid to the donor, starting only at a future date such as the donor's retirement	Putting income-producing assets temporarily in trust.	Gift of real estate, such as a home or property, with the donor retaining the right to live in the home until death.
Benefits to Donor	Immediate deduction from taxable income and guaranteed income starting at a future date.	At the end of the trust's term, assets are returned to your children, reducing gift or estate tax.	Immediate deduction from taxable income

THE IMPORTANCE OF CREATING A WILL

A will is one of the best gifts you can leave for your loved ones in the event of your death and may be the most important document that you ever write. By making a will, you ensure that your estate is distributed according to your wishes and you will also spare your loved ones from unnecessary trouble. Unfortunately, if you die without a will, your children's financial future may be at risk. More importantly, without a will, you cannot be sure of your child's guardian after your death. If you and your spouse both die without a will, the state will appoint a guardian for your children. A will ensures your children and estate are cared for according to your wishes. When creating a will, many people choose to also include documents such as an Advanced Directive which gives instructions regarding life support, assign Durable Power of Attorney in the event of serious injury, and make a Planned Gift to leave a lasting legacy. Although making a will is something that people tend to leave until later on in life, it is something that should be handled now rather than later, regardless of your age or your current financial situation.

PERSONAL PLANNED GIVING TESTIMONY

My husband and I are in our mid to late-twenties and have four children, ages newborn up to six years. When we were expecting our first child, we considered drawing up a will to ensure that our wishes were carried out in regards to a guardian for our child, but finances and the hustle and bustle of life always seemed to get in the way. Over the next six years, the thought of a will was mentioned on occasion, but no steps were taken to carry it out. When our fourth child was soon to be born, we decided that we had taken enough risk and finally made the steps necessary to have a will drawn up. We made our decisions regarding guardianship for our children and the distribution of our estate and then scheduled an appointment with an attorney. Before we went in to sign the necessary paperwork, we were made aware of The House FM and My Praise FM Planned Giving Program. After some discussion and prayer, we made the decision to include the ministry in our plans. After the impact that the Lord has made in my family through The House FM and My Praise FM, it was a blessing to know that we would be helping to further the ministry's reach even after we've been called home. Now we will have peace of mind knowing that our wishes will be carried out in the future and we will continue our support of this ministry even after our death.

– Jennifer Vaughan, The House FM and My Praise FM Development Director

BECOME A LASTING PART OF THE LORD'S WORK

Below are the stories of just a handful of the countless listeners whose lives have been changed by the Lord through The House FM & My Praise FM. When you include this ministry in your estate plans, you're helping The House FM and My Praise FM continue growing the Kingdom of God and spreading the gospel to those who need Christ.

"This morning the song, 'Feel it in Your Heart' by Abandon was on. A song that we didn't even know our four year old knew the words to. She asked me to turn it down so she could tell me what the words meant. She told me that God lives in our heart & when He talks to us, we can hear it in our hearts instead of our ears. How amazingly blessed we are by The House FM to have it fill our children's minds with these messages even when we don't consciously tell them these things. Thank you & bless you all!" – Courtney

"In 2009, the song 'Hero' from Skillet saved my life. I was at the lowest point in my life, having marital problems and working nights with little to no sleep, trying to take care of two kids and making one little mistake after another. I was feeling worthless as a person, wife, mother, daughter, sister, etc. I was on my way out to the lake, thinking of how everyone would be better off without me, when that song came on the radio. I literally stopped my car and cried out to God for help. I had a foundation in Christ, I had just drifted away. Since then there have been many other times God has spoken through this radio ministry and I'm very grateful it is still here." - Britney

"When I was introduced to your station, at the time I didn't realize it was God working in my life, but I do now. God knew how I wanted to be filled and nourished more with the Word and how I needed it. He led me to your station, and I've been tuned in ever since. You take the time to pray for those in need, to help those who have needs, and to bring laughter into our sometimes worried and stressed hearts and minds. I'm very grateful for God leading me to The House FM & My Praise FM and grateful that I am a sponsor of this station. God bless you all." – Linda

"Thank you so much. That suicidal side of me is gone. I'm never going back to that. God and your radio ministry saved my life. I am no longer going to commit suicide because it isn't worth it. God has better things for me! Thank you!" - Andrew

"I thank God daily for your radio station. You have no idea how it has turned my life around and put me back on the right track toward Jesus. I was attacked by knife outside of my house and I never thought that I would recover from that. I honestly can say that I have forgiven and my relationship with God is stronger than ever before. I turn your station on every morning for comfort, for direction, for hope and to learn the tools I needed to live. I will forever be grateful for you and for everyone at your station." - Anonymous

MAKING A PLANNED GIFT

We hope that this information will encourage you to take the time to develop and fine-tune your own financial and estate plans. We would like to encourage you to consider The House FM and My Praise FM in this process. Your generosity will enable you to leave a legacy and to become a lasting part of the Lord's work. You will join a group of instrumental supporters, our Legacy Donor Team, whose donations help make the mission of this ministry impactful for generations to come.

To include a gift to The House FM and My Praise FM in your estate plans, you can follow these simple steps:

1. Have your attorney draft a will or other qualified document.
2. Review and sign your estate documents and pay your attorney.
3. Have your attorney include the following information on their business letterhead.
 - Date
 - Dollar amount left to The Love Station, Inc.
 - Percentage of estate left to The Love Station, Inc.
 - Type of documents prepared and signed
 - Attorney's Name and Signature
4. Contact Jennifer Vaughan, Development Director, at 800-324-8488 or email us at PlannedGiving@TheHouseFM.com.

THE LEGACY DONOR TEAM

If you have decided to make The House FM and My Praise FM a part of your estate plans, we would like to show you our appreciation by including you as a member of our Legacy Donor Team. From time to time, we invite members to special events, highlight members in our communications and publicly recognize Legacy Donor Team members. Of course, if you inform us that you want your plans to remain confidential, we will honor that request.

PRIVACY NOTICE

The House FM and My Praise FM place a high priority on protecting your privacy. This privacy policy was created in order to demonstrate The House FM and My Praise FM's firm commitment to the privacy of our donors.

Information Collection and Use

We collect non-public personal information about you that is provided to us by you or obtained by us with your authorization.

Information Sharing and Disclosure

We respect your privacy and appreciate your support. At no time do we ever rent, sell or provide your non-public personal information to any third party vendor, associate or service provider. Permitted disclosures include providing information to our employees and in all such situations, we stress the confidential nature of the information being shared.

Confidentiality and Security of Information

We restrict access to non-public personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information.

Disclosures

The material presented in this Planned Giving Workbook is not offered as legal or tax advice. Examples of tax benefits and results of various examples shown may not apply to your own situation at the time of your gift. You are urged to seek the advice of your tax advisor, attorney, and/or financial planner to determine the most appropriate Planned Giving option to meet your philanthropic and financial goals. All material is presented solely as educational information and is not a solicitation or offer.

PLANNED GIVING PROGRAM INFORMATION AND DISCLOSURES

1. I/We understand that the staff member of the non-profit organization, The Love Station, Inc. (doing business as The House FM and My Praise FM) assisting me/us does not serve as my/our legal counsel and that I/we have independent legal counsel representing us.
2. I/We understand that the decisions in the documents drafted by my/our attorney in regard to the distribution of my/our estate were made by me/us or under my/our direction.
3. I/We understand that all my/our decisions can be changed by me/us at any time.
4. I/We understand that my/our attorney will bill me/us for their legal services.
5. I/We understand that I/we can ask The Love Station, Inc. (The House FM and My Praise FM) for a legal fee reimbursement upon confirmation of signed documents which comply with The Love Station, Inc gift acceptance policy.
6. I/We understand that The Love Station, Inc. (The House FM and My Praise FM) current legal fee reimbursement is up to \$500 per family and that a 10- year gap must be between legal fee reimbursements.
7. I/We understand that it is possible that the reimbursement may not cover the total amount I/we pay our attorney.
8. I/We understand that if I/we do not desire to benefit The Love Station, Inc. (The House FM and My Praise FM) ministry or if I/we do not sign my/our estate planning documents that I/we will be responsible for the full amount of my/out attorney fees.
9. I/We have received a copy of The Love Station, Inc. (The House FM and My Praise FM) Privacy Notice.
10. I/We understand that The Love Station Inc. (The House FM and My Praise FM) may reimburse me/us for legal fees incurred in the execution of my/our estate planning documents if one of the following categories is present:

Testamentary Documents

- The will, amendment, or revocable trust agreement contains a charitable gift provision in the event of the death of both spouses for an amount not less than \$10,000 or 5% of the residuary estate to The Love Station, Inc.

Planned Gift in Lieu of Testamentary Documents

- The client completes a Current Gift or a Deferred Gift through The Love Station, Inc which has an initial funding amount of at least \$10,000.

Beneficiary Designation in Lieu of Testamentary Documents

- The client provides confirmation of a Beneficiary Designation from an account such as an IRA, 401(k) or insurance policy, in which at the time of the completion of current estate planning documents would produce a charitable gift of at least \$10,000 if realized immediately.

I have reviewed and agree to the information and disclosures listed in this document.

Signature

Spouse's Signature

Date





The House FM and My Praise FM Mission Statement:

To serve Christ through the ministry of Christian radio for the glory of God, to evangelize our area, and to unify the body of Christ without compromise through music and ministry. Our purpose is to provide listeners with an alternative to secular music, keeping hearts and minds focused on the Lord.

FOR MORE INFORMATION

To learn more about making a planned gift to The House FM and My Praise FM, please call Jennifer Vaughan, Development Director, at 800-324-8488 or email us at PlannedGiving@TheHouseFM.com.

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