



**F R E E**

## **FINANCIAL PLANNING SEMINAR**

**Planned giving (or charitable gift planning) refers to the process of making a charitable gift of estate assets to a nonprofit organization. An “estate plan” is simply the will and/or trust that you use to ensure a sensible distribution of your property at the end of your life.**

**Without a trust or will, the state will distribute your property for you, according to its own inflexible laws and potentially in ways that may violate your wishes.**

**A skillfully-drafted estate plan can assure that the distribution of your property will be a lasting expression of your values. Planned gifts can help you save taxes, provide for loved ones, and support your favorite charitable institution. It’s your legacy—the way you can *truly* make a difference.**

**Journeys will host a FREE planned giving seminar on Wednesday, July 8th, from 6:30pm to 8:00pm at 1140 East Northwest Highway in Palatine (just east of Route 53, between the post office and Safeguard Storage). *No advance reservation is required.* A tour of the facility will be conducted before the seminar begins.**

***Topics to be covered are:***

- **Concepts of charitable giving**
- **Types of gift planning (outright and bequests)**
- **Techniques of gift planning (trusts, funds, annuities, insurance)**