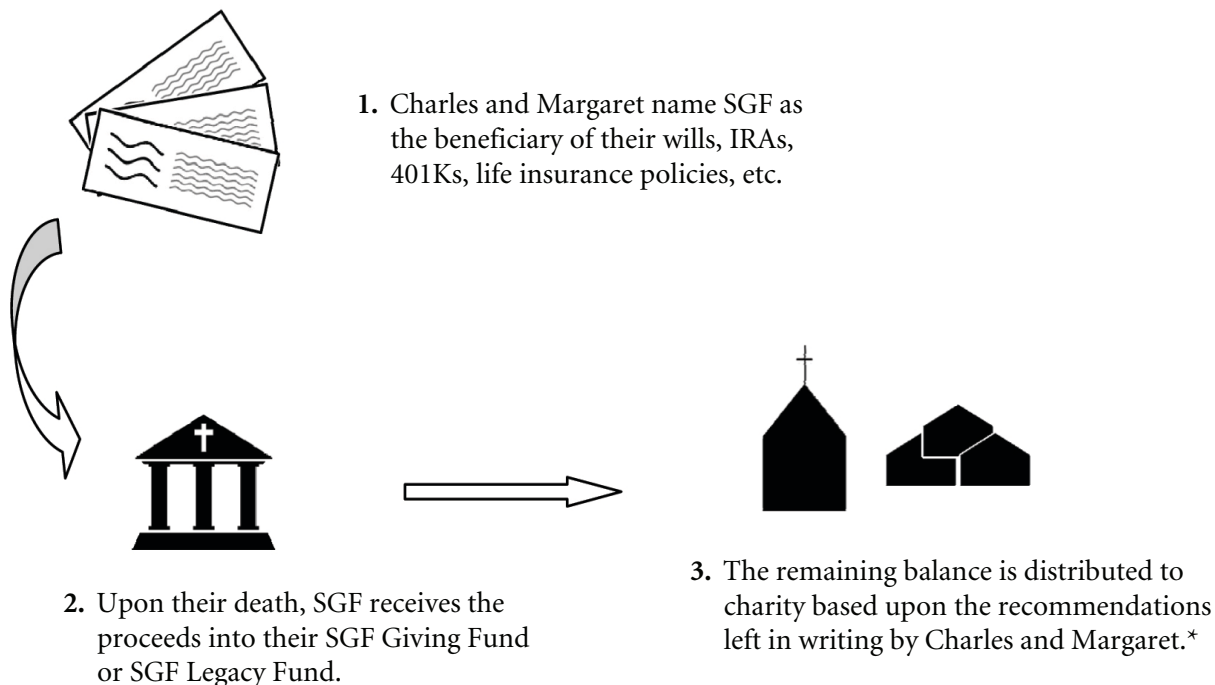




SGF Testamentary Giving: **Ensuring a legacy of giving beyond your death**

A tax-smart and creative way to give is to name Saddleback Giving Funds (SGF) as the beneficiary of all or a portion of your estate (through wills, trusts, insurance policies, and retirement plans, for example). This allows you to reduce your estate's tax burden upon your death, while also ensuring that your giving goals and objectives are carried out after you are gone. Once the proceeds from your estate move to SGF, we then carry out your giving instructions that you prepared when you were living – either simple written instructions for your SGF Giving Fund®, or more complex instructions for your SGF Legacy FundSM. In either case, these instructions can be easily updated anytime during your lifetime without going through the costly expense of amending your legal documents.



How do I name SGF as the beneficiary?

1. As you and your advisor decide that testamentary giving is appropriate for your financial and philanthropic planning, the first step is to open an SGF Giving Fund or SGF Legacy Fund (visit www.saddlebackgivingfunds.com to learn more about these options).
2. The legal document that will direct the assets to the SGF Fund should be noted as follows: National Christian Charitable Foundation, Inc., (a charitable, non-profit corporation organized under the laws of the State of Georgia) subject to its governing instruments, policies and procedures, as amended from time to time. This distribution is designated for The _____ Giving or Legacy Fund. (TIN# 58-1493949, 11625 Rainwater Drive, Suite 500, Alpharetta, GA 30009).
3. Upon your death, SGF will be notified that proceeds or assets will be transferred to SGF. SGF will seek to administer the Fund in accordance with the instructions on file. As applicable, we will notify the appropriate parties, arrange the appropriate grants, and make the appropriate investments. Testamentary gifts will be reduced by .90% to cover NCF's administrative costs. Should such costs exceed this amount, NCF reserves the right to collect grant dollars sufficient to cover our costs. We will work with your legal professionals and tax professionals to be sure that the funds are handled wisely and efficiently.

How should I submit written recommendations to SGF?

1. For an SGF Giving Fund ... Your original Giving Fund application includes a "Successor Advisor" section that lets SGF know how to handle your Fund's assets when you are gone. You can distribute the assets from your Fund into new Funds for your successor advisors (your children or others) and/or recommend specific organizations that may receive grants after the estate is settled*. An alternate method of submitting this information to SGF is to download and complete the "Giving Fund Succession Plan Letter of Advisement" at the "Forms & Reports" page at www.saddlebackgivingfunds.com.
2. For an SGF Legacy Fund ... SGF will work with you to create a document called the "Legacy Letter of Advisement," which is based upon the information provided to SGF on your Legacy Fund Application. Upon your death, SGF will use the Advisement to ensure that your long-term giving objectives are met according to the giving intent you had during your life.

For more information on testamentary giving through SGF, call us at 949.609.8224 or visit www.saddlebackgivingfunds.com.

*50% of funds are available for immediate distribution; the remaining 50% is available for distribution after estate is settled.

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