

*Will The Shul be there  
for your grandchildren's  
grandchildren?*



*With your help, it will.*





Walking into The Shul we are awed. The grand majestic architecture that speaks of its holiness represents three beautiful shuls destroyed by the Nazis. What goes on inside is even more wondrous. As the Chief Rabbi in Israel, Mordechai Eliyahu, wrote upon visiting in 1994, "Look not at the vessel but at what it contains." Through programs and teachings, the outstanding Shul Team of Rabbis, Rebbetzins, Educators, Youth Directors, Personnel and Social Planners, under the direction of Sholom D. and Chani Lipskar (personal emissaries of the Lubavitcher Rebbe, M. M. Schneerson, sent here almost 40 years ago), have touched many

lives, probably including yours. Life passage events, classes and programs for children, men and women have contributed to enrich the lives of the community, far beyond our own borders.

As responsible Jews, we look to ensure its successful growth and continuity forever.

Your legacy can assure our future. Though present charitable dollars must be utilized for our vast present needs, respected professionals have shown us that certain financial instruments recognized by the IRS can be a considerable legacy benefit to both the donor and The Shul without encroaching on present philanthropy. This will surely bring spiritual and financial benefits for the donor and recipient.

Hence we are announcing an endowment campaign that will be a great foundation for our future. This opportunity will allow Jewishness to be an important part of the lives of your children's children and their children's children, as it is to you.

The following chart shows you several ways to achieve the aforementioned goal. Of course, it would be much more informative and educational to have the benefit of a professional consultation.

We know you'll agree this is a worthwhile endeavor. To learn more about our plans for the future and how your legacy can be part of it, please contact The Shul at 305-868-1411.

# Choose The Gift Option

<b>IF YOUR GOAL IS TO:</b>	<b>MAKE A QUICK AND EASY GIFT</b>	<b>AVOID TAX ON CAPITAL GAINS</b>	<b>SHARE YOUR ENJOYMENT OF A COLLECTION OR OTHER PERSONAL ITEM</b>	<b>MAKE A REVOCABLE GIFT DURING YOUR LIFETIME</b>	<b>DEFER A GIFT UNTIL AFTER YOUR LIFETIME</b>	<b>MAKE A LARGE GIFT WITH LITTLE COST TO YOU</b>	<b>AVOID THE TWOFOLD TAXATION ON IRA OR OTHER QUALIFIED PLANS</b>	<b>LEVERAGE REQUIRED DISTRIBUTIONS ON IRA OR OTHER QUALIFIED PLANS</b>
<b>THEN YOU CAN:</b>	Simply write a check now	Contribute long-term appreciated stock or other securities	Donate tangible personal property related to your favorite charity's exempt function	Name your favorite charity as the beneficiary of assets in a living trust	Put a bequest in your will (give the organization cash, specific property, or a share of the residue)	Contribute a life insurance policy you no longer need	Name your favorite charity as the beneficiary of the remainder of the assets after your lifetime	Utilize the IRA Maximizer®
<b>AND YOUR BENEFITS ARE:</b>	An income tax deduction and immediate impact on your favorite charity	A charitable deduction plus no capital gains tax	A charitable deduction based on the full fair market value	Full control of the trust terms for your lifetime	Your donations are fully exempt from federal estate tax	Current income tax deduction	It lets you leave your family other assets that carry less tax liability	Receive more after tax retirement income or increase tax free assets for your beneficiaries

# That Matches Your Goals

<b>IF YOUR GOAL IS TO:</b>	<b>AVOID CAPITAL GAINS TAX ON THE SALE OF A HOME OR OTHER REAL ESTATE</b>	<b>GIVE YOUR PERSONAL RESIDENCE OR FARM BUT RETAIN LIFE USE</b>	<b>CREATE A WEDGE AGAINST INFLATION OVER THE LONG TERM</b>	<b>SECURE A FIXED LIFE INCOME WHILE AVOIDING MARKET RISKS</b>	<b>REDUCE GIFT AND ESTATE TAXES ON ASSETS YOU PASS TO CHILDREN OR GRAND-CHILDREN</b>	<b>LEVERAGE FAMILY FOUNDATION OR DONOR ADVISED FUND (DAF) ASSETS</b>	<b>REPLACE THE ENTIRE AMOUNT OF YOUR GIFT FOR YOUR FAMILY.</b>	<b>ELIMINATE ESTATE TAXES</b>
<b>THEN YOU CAN:</b>	Donate the property or sell it to your favorite charity at a bargain price	Create a charitable gift of future interest called a retained life estate	Create a charitable remainder unitrust	Create a charitable remainder annuity trust, charitable gift annuity or Wealth Transfer Maximizer <sup>®</sup>	Create a charitable lead trust that pays income to your favorite charity for a specific term of years	Implement the Family Foundation Optimizer <sup>®</sup>	Establish and fund an Irrevocable Life Insurance Trust (ILIT) to provide wealth replacement	Retain Sheridan Wealth Advisors
<b>AND YOUR BENEFITS ARE:</b>	An income tax deduction, plus reduction or elimination of capital gains tax	It gives you tax benefits plus use of the property for life	It pays you a variable income for life and gives you tax benefits	It gives you tax benefits and often boosts your rate of return	It has the estate tax benefits of a gift, but your family keeps the property when the trust terminates	Permits a Foundation/DAF to dramatically increase the size of its assets and giving potential	Reduce estate taxes and leave your family the entire amount of your gift, tax free	Substantially increase what goes to family and charity



# The Shul

Jewish Community Center

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[www.theshul.org](http://www.theshul.org)