



*Connecting*  
**Donors, Charities  
& Ministries**



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## > What is CSS?

Christian Stewardship Services is a registered Canadian charity dedicated to connecting **faith, families and finances for maximum benefit and efficiency in estate and gift planning**. We are funded by 140 Christian charities, including churches, schools, agencies of the Christian Reformed Church, universities, retirement homes, and social service organizations.

### **Our Vision**

#### ***Living Responsibly in God's World***

Christian stewards are entrusted with wealth and resources as gifts in God's world and charged to manage them in His best interests.

### **CSS provides:**

- > Essential advice for Christians on Will and Estate Planning
- > A wide range of effective and convenient gift distribution options to multiple charities
- > Knowledgeable, reliable professional service
- > Confidentiality
- > The convenience of meeting in your home or office
- > Regional representatives across Canada
- > Impartial, objective advice
- > A team experienced in law, insurance, banking and financial planning

*The cost of the initial visits and consultations is funded by partner organizations. \*More complex estate and succession situations are handled on a cost recovery basis.*

*\*A list of these charities and non profits is available on request.*

Christian Stewardship Services  
*together* with its  
*supporting Christian partner*  
*organizations,* promotes  
*Biblical stewardship*  
through planned giving  
and education.

{ CSS MISSION STATEMENT }

“What we valued most  
about CSS  
*was the shared vision of  
how God wants us to live  
with our wealth  
and how we can use our  
possessions to benefit His  
people in the world.”*

{ CSS CLIENTS }

## > Our Services

CSS is an independent organization with 30 years of experience in helping Christians with estate and gift planning.

CSS representatives meet you, in the comfort of your home, to explore and develop an Estate Plan and/or Gift Plan that addresses your needs. The result of the meeting will be a detailed outline of your wishes which you will take to your lawyer to be finalized.

Many of our clients express appreciation, and tell us that the time they spent with us prior to meeting with their lawyer proved to be very helpful in thinking through their Estate Planning priorities and decisions.

### **Estate and Will Planning Services**

Estate and Will Planning is for everyone: young and old, wealthy or just starting out. It is the process of deciding to whom your assets should be distributed after your death and it is an integral, but often overlooked, aspect of stewardship.

#### **A visit from CSS staff will:**

- > Help you understand the importance of a Will
- > Explain what a Will can and cannot do
- > Advise you on choosing Executors and Guardians
- > Offer advice on trusts for children and inheritances
- > Provide a customized written summary of your instructions for your lawyer.

## > Gift Planning Services

Gift Planning is a considered decision to structure your giving, both while you are living and through your estate. CSS will work with you to plan your gifts in the most tax-efficient way possible while ensuring maximum impact and efficiency for your gift to the chosen charities, now and in the future.

### **Gift Planning Tools**

Creative and responsible use of Gift Planning Tools can provide substantial tax and estate planning benefits and can allow you to make larger and lasting gifts to charity while enhancing your income and estate benefits.

### **Current Gifts**

**Gifts of Cash** provide an immediate benefit to your favourite charities and a tax credit of up to 45% for you.

**Gifts of Appreciated Securities** given directly to your charities can eliminate capital gains tax, provide a full tax credit to you, and allow 100% of the gift to go to the charities.

**Revocable Deposit Agreements** placed with CSS earn high returns shared by you and your charities. These are safe, ethical investments in Christian charities that are redeemable in 60 days.

*Gift Planning Services continued on page 9...*

*Give, and it will be  
given to you.*

You will have more than enough.

It can be pushed down  
and shaken together and

*it will still run over*

as it is given to you.

*The way you give to others*

is the way you will  
*receive in return.*

{ LUKE 6:38 }

CSS encourages donors  
to *adopt* a  
“Child Called Charity”  
and to include that  
“Child” in their Wills.

A *gift*, equal to one child’s  
share of the estate,  
*is given* to the donor’s  
favourite charities.

## > Gift Planning Services

### Future Gifts

**Charitable Gift Annuities** provide a guaranteed life-time income for you and/or your spouse at a low tax rate. You will receive an immediate tax receipt for a minimum of 20%, and your charities can expect a residual gift of approximately 50%.

**Charitable Bequest** made to charities through your Will may dramatically reduce or eliminate taxes on your estate.

**Endowment Gifts** yield a stable income to fund the ongoing programs of your selected charities and may be created during your lifetime or through your estate.

**Gifts of RRSPs or RRIFs** which name CSS as alternate beneficiary of your registered assets provide an excellent tax benefit for your estate and a gift to your selected charities while minimizing probate fees.

**Gifts of Life Insurance** provide a substantial gift to your charities with modest, tax deductible premium payments, while leaving other assets for your family. These gifts can provide tax benefits during your lifetime or for your estate plan.

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*Detailed information bulletins are available on our website*

**[www.cssservices.ca](http://www.cssservices.ca)**

The *Letter of Direction* offers:

### *Flexibility*

No need to change your will when you change allocations to charities

### *Privacy*

Avoids multiple disclosure of your estate information

### *Simplicity*

Your executor only needs to write one cheque, and receives one donation receipt

### *Anonymity*

If desired

## > Gift Distribution Services

CSS Gift Distribution offers you a simple, effective way to benefit several charities through your estate or gift planning.

**Letters of Direction** are instructions to CSS to direct your bequests, life insurance gifts, RRSPs, etc, to the charities of your choice.

**Donor Advised Funds** are an effective giving mechanism combining immediate tax benefits with the ability to support your favourite charities on a flexible timetable. They provide a tailored giving option without the responsibilities of a private foundation.



### **Stewardship Education**

The Growing in Giving program educates and improves understanding of Biblical stewardship.

The program develops resources, offers presentations and workshops, trains, and coaches church leaders and “stewardship champions”.

CSS works in partnership with Diaconal Ministries of the Christian Reformed Church which provides the major source of funding for this program. The program is available to other congregations as well.