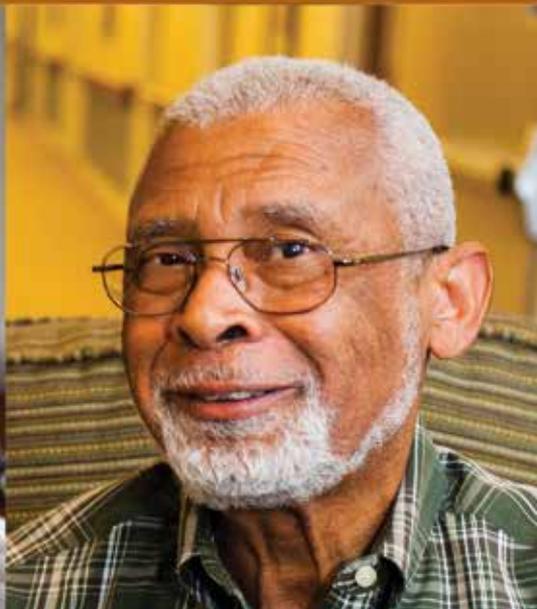




Your Invitation to Live a Generous Life



CHRISTIAN LIVING
COMMUNITIES



Your Help Can Change a Life

Imagine you cannot care for your house, your children are gone, and you want to downsize. You move into a retirement community with Christian Living Communities (CLC) and hope the proceeds from your house sale, Social Security and other resources will last for the rest of your life. You're enjoying a wonderful, enriched life until one day you realize you've outlived your resources!

Now what? Will you have to move and lose the friends you've made and leave the fulfilling life you are leading? That's where CLC's Stewardship Fund comes in. CLC residents know the Fund can respond whether the need is one-time or recurring.

This is the kind of life-changing difference your generous contribution to CLC's Stewardship Fund can make.

CLC's Stewardship Fund, a separate 501 (c)(3) charitable organization, was set up to be entrusted to carefully and responsibly manage donors' contributions.

Since its inception, the Fund's sole purpose has been supporting CLC's mission. Founded in 1972, CLC is a Colorado, faith-based not-for-profit offering a continuum of services and care to older adults that reflects love, respect and compassion, and that enriches the quality and dignity of life for each individual, including opportunities to grow.

Everyday gives an opportunity to touch someone.



A Holly Creek resident and her daughter

“Having lived at Someren Glen for the past 12 years, it has truly been my HOME. I never wanted to leave. I will be able to stay because of your care and generosity – giving me relief – much peace and joy. I thank you.”

–Someren Glen Resident helped by the Stewardship Fund

You Are Invited to Make a Difference in the Lives of Older Adults

Why is your generosity needed? To fulfill CLC's mission of:

- Enriching and enhancing older adults' lives
- Offering spiritual, educational and growth programs
- Giving assistance to residents who cannot fully pay for their cost of care

CLC's Stewardship Fund (CLCSF) gathers much needed resources from individuals, companies and foundations. For some, that helps provide necessities like food and rent; for others growth through education and other experiences.

The Fund helps in these ways, too:

- Bridging the gap between what government support reimburses and the actual cost of providing exceptional, life enriching, mission-driven care.
- Assisting residents with medical bills, medical equipment and rent/food costs that exceed their resources.
- Funding specialized education or programs for residents and staff.
- Maintaining endowments that provide a continuing legacy.
- Providing community enhancements and improvements to benefit all residents.

As a donor, you may direct your gift within the CLC Stewardship Fund. For those donors who choose to give to the greatest current need of CLC, to an enrichment or enhancement program, or to CLC resident and staff education and growth, please choose Mission Fulfillment. If you want to specifically help residents who cannot fully pay their cost of care, please indicate your gift to Resident Assistance.

Your gift can bring real joy.



A Someren Glen resident and her caregiver

"I've seen CLC's ministry and care consistently provided to several family members, including my mother. Seeing CLC's mission exhibited daily in the lives of family set the stage for my first real involvement, which came when I first served six years as a board member during the 1980s. Since then, I've been delighted to be able to support CLC financially and through an additional many years of board service. God has blessed CLC greatly, but he has also blessed me in being able to serve CLC."

–Susan Keesen, long-time board member and donor

Giving Now

An amazing thing about generosity is that you are always richer after making a gift. It truly is better to give than to receive; the Bible calls it “laying up treasure in Heaven.” Giving can also mean tangible benefits like providing you or loved ones a stream of income or relieving yourself of an asset that has become a burden. There can be substantial tax deductions, and you can leave a legacy lasting beyond your lifetime.

Here are some of the most common ways you can help older adults.

Gift Type	Your Benefit
Cash, Check or Charge	Tax deduction; simplicity in giving
Appreciated Securities	Tax deduction; avoid capital gains tax
Monthly Gift (Charge, Electronic Funds Transfer)	Tax deduction; convenience
In-Kind Gift of a Vehicle	Tax deduction; free vehicle pick-up
Annual Distribution from Your IRA	Distribution not taxed (Pending Congressional Action)
Appreciated Real Estate	Tax deduction; avoid capital gains tax

Planned Giving

There are special gifts qualifying a donor to join *The Compassion Circle*. This group’s members are meeting the needs of others by naming the Stewardship Fund as a beneficiary in their will, charitable gift annuity, or other instrument. To qualify for The Compassion Circle’s membership, a donor makes a “planned gift” — a gift requiring a document or legal instrument to complete. Examples of a qualifying document would be a beneficiary designation form, bank signature card, will or contract.

Giving benefits both the giver and the receiver.



Clermont Park residents

"A generous man will prosper; he who refreshes others will himself be refreshed."

-Proverbs 11:25

Planning is Wise Stewardship

Here's what Clermont Park resident Mitz Kurth said after making his "planned" gift: *"I think it's better to give than to receive, and I plan to give."*

Here are ways to make a planned gift to the CLC Stewardship Fund (CLCSF), several of which do not require the need or expense of an attorney.

Gift Type	Your Benefit
Bequest in Your Will or Trust*	Assures family lifetime needs are met; estate tax relief
CLC Entrance Fee Refund*	Estate tax relief; accomplished through bequest in will or without attorney through contract modification
CLCSF as Life Insurance Beneficiary	Estate tax relief; no need for attorney
Charitable Gift Annuity	Lifetime income; immediate tax deduction; avoid capital gains
CLCSF as Retirement Plan Beneficiary	Estate tax relief; no need for attorney
Pay on Death Bank Account	Estate tax relief; no need for attorney
Transfer on Death Securities Account	Estate tax relief; no need for attorney
Various Charitable Trusts	Estate tax relief; possible lifetime income

***Here is sample will language.** (Please consult your personal attorney. If you do not have an attorney, we are happy to provide you a list of attorneys offering a free initial consultation.)

Cash Bequest: "I bequeath the sum of \$ _____ to Christian Living Communities Stewardship Fund, Employer ID No. 74-2408569, Greenwood Village, CO."

Percent of Estate Bequest: "I devise and bequeath _____ % of the remainder and residue of property owned at my death, whether real or personal, and wherever located to Christian Living Communities Stewardship Fund, Employer ID No. 74-2408569, Greenwood Village, CO."

Entrance Fee Refund Bequest: “I devise all [or alternatively _____ % or \$_____] of my CLC Entrance Fee Refund payable to my estate on my death to Christian Living Communities Stewardship Fund, Employer ID No. 74-2408569, Greenwood Village, CO.”

Having made any of the planned gifts outlined here, the donor and spouse will be welcomed into The Compassion Circle where your generosity will be recognized in the annual report, among other opportunities.

More Ways to Help

Honoring Someone Is Always Appropriate

A gift in memory or honor is a wonderful way to help older adults. When a gift is made, a thank you is sent to the donor and notification is sent to the person honored or their family. Gifts made in memory of a resident will be recognized visibly in the honoree’s community. Additional personalized and continuing recognition will be given when gifts total \$1,000. For information, please call the Donor Relations Office, 720.974.3555.



Entrance Fee Refund Donation

A convenient way to help is a donation made from a refunded entrance fee. In most cases CLC residents with Life Care Contracts are refunded a percentage of their entrance fee upon leaving the community. An agreement can be signed in advance, leaving a refund donation to the Stewardship Fund. As explained, you may also make a bequest in your will directing all or part of your refund to the Stewardship Fund if your Life Care Contract directs any refund to your estate or trust.



Impacting Lives, One at a Time

About 15% of CLC residents benefit from a government subsidy program, but there remains a gap between that support and CLC's costs. Donors help fill that gap. You may never meet the person your gift helps, but you will have given them love, respect and compassion.

Donors help people like Millie everyday.



"This is a rare place. When we moved in I thought, 'I just want Mom to have good care in her last months,' and within a couple of years [she] was out of her money and is now on Medicaid. It means so much to me, my husband, my kids, my brother to know that Mom has this rich place to live."

–Linda Wevodau, Millie's Daughter



**CHRISTIAN LIVING
COMMUNITIES**

Enriching the lives of seniors since 1972.

Your Help Can Make a Real Difference

Yes, I/we want to make a difference!

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Yes, I/we want to help older adults. Please use this donation to:

Support older adults who need financial help (Resident Assistance)

Help where needed most (Mission Fulfillment)

Other _____

I/we hereby donate \$250 \$500 \$100 Other _____

I/we want to be a monthly supporter with a monthly gift of _____

Charge my/our MasterCard, Visa, Discover or Amex \$ _____

Card # _____ Expiration _____ CVV _____

Cardholder Signature _____

I/we give this in memory of in honor of _____

Please send a gift notification to _____

Address _____

City _____ State _____ Zip _____

My employer will match my donation.

My employer is _____

I would like information about joining *The Compassion Circle*.

I have included CLCSF in my estate plan.

I want information about making an entrance fee refund donation.

Gifts to CLCSF are tax-deductible to the extent allowed by law.

To give online, go to: www.ChristianLivingCommunities.org.

Our Mission

Christian Living Communities ministers to senior adults through a continuum of services and care that reflects Christian love, respect and compassion, and that enriches the quality and dignity of life for each individual.



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Greenwood Village, CO 80111
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Our Core Values

Love | Compassion | Respect | Leadership | Unity | Integrity