



A LEGACY GIVING COMPANION

The Five Great Financial Goals of Life

A simple framework for ordering your financial priorities — and for seeing how, once the first four are funded, the fifth becomes the freedom to give significant legacy gifts to the people and ministries you love.

Why this framework matters

Most families don't lack generosity — they lack a clear sequence. When the first four financial goals are quietly in place, the fear of "giving too much" disappears and a meaningful legacy gift becomes a natural next step rather than a stretch. This page is a conversation starter, not a financial plan. Walk through it with your advisors and your family, and see which goals are already funded and where the runway is clear for Goal #5.

<p>#1 GOAL</p>	<p>Financial Independence for Life</p> <p>The foundation. Enough income-producing assets, insurance, and reserves so that you and your spouse never outlive your resources — through retirement, long healthcare seasons, and market downturns. Most donors put this goal first and confirm it annually with their advisor.</p>
<p>#2 GOAL</p>	<p>Transfer Wealth to Children</p> <p>The inheritance you intend your children to receive — the right amount, in the right form, at the right age, with the right guardrails. Many families deliberately "cap" this goal so that additional wealth flows to other purposes rather than accidentally becoming an over-inheritance.</p>
<p>#3 GOAL</p>	<p>Provide Educational Funds for Grandchildren</p> <p>A planned commitment — 529 accounts, custodial trusts, or direct tuition gifts — so the next generation can pursue education without debt. Once funded to a target level, this goal is typically "set and forget".</p>
<p>#4 GOAL</p>	<p>Provide Funds to Care for Family Members</p> <p>Resources earmarked for extended family who may need help — aging parents, a sibling in need, a special-needs child or grandchild. Often handled through a special needs trust, a dedicated account, or clear instructions in your estate plan.</p>



#5

GOAL

Fund a Charitable Legacy

The freedom goal. Once Goals #1–#4 are fully funded, the assets above those thresholds are — by your own intentional design — available for Kingdom work. This is where a significant legacy gift to FCA lives: not instead of caring for your family, but because you already have.

Once Goals #1 through #4 are funded, the conversation changes. You are no longer asking "can we afford to give?" — you are asking "where do we want this to go, and how will we be remembered?"

Where FCA fits into Goal #5

A legacy gift to FCA is a way to turn Goal #5 into specific, lasting impact — coaches disciplined, athletes reached, communities transformed, every generation. It can be funded many different ways, depending on which assets you want to use and whether you want to give now, later, or both:

GIVE NOW

During your lifetime

- Appreciated stock — avoid capital gains and deduct fair market value.
- Donor-advised fund — recommend a grant to FCA.
- Qualified Charitable Distribution from your IRA — age 70½+, tax-free, counts toward RMD.

GIVE LATER

Through your estate plan

- A bequest in your will — a simple line, fully revocable.
- Beneficiary designation — name FCA on an IRA, 401(k), or life-insurance policy.
- Charitable remainder trust or gift annuity — lifetime income plus a future gift.

"It is our deep desire to see the resources you invest — both now and later — build the Kingdom."

— FCA Every Generation

A few questions to bring to your advisor and your family

1. Which of the first four goals are already comfortably funded?
2. Is there a target cap on the inheritance you plan to leave your children?
3. If Goals #1–#4 were fully funded today, what would a meaningful Goal #5 gift look like?
4. Would you rather make part of that gift now (with tax benefits) or through your estate — or both?

Prepared for donor conversation. This companion summarizes a financial-planning framework often used in legacy giving discussions; it is not legal, tax, or investment advice. Your attorney, CPA, and financial advisor should weigh in on any actual gift decisions.