

# A gift in your will or trust can create a lasting legacy.

Your faithful support allows Sandy Cove Ministries to help individuals, groups, and families connect with God and each other. But you can also help future generations experience the hope-filled message that Jesus Never Fails by remembering Sandy Cove Ministries in your estate plan.

A gift in your will or living trust is one of the most effective ways to provide for Sandy Cove's future. The gift may be easily included in your will when it is written, or may be added through a simple codicil or amendment. You may wish to leave Sandy Cove Ministries:

- A stated dollar amount
- A percentage of your residual estate (what remains after debts, expenses, taxes, and specific bequests have been paid)
- A specific asset, such as securities or other marketable property



## Considering a Planned Gift to Sandy Cove?

1

Contact Sandy Cove's Development Office at 443.674.9490 for more information about your options. We can provide you with sample language for bequests or make recommendations about how to structure specific gifts.

2

Talk to your attorney and your financial advisor. Let them know you are considering a planned gift to Sandy Cove Ministries. They can assist you in determining what type of gift best suits your personal and financial circumstances.

3

Be sure to have a conversation with those closest to you. Let them know about your plans for addressing needs beyond your lifetime, including your desire to help sustain and strengthen Sandy Cove through a planned gift.



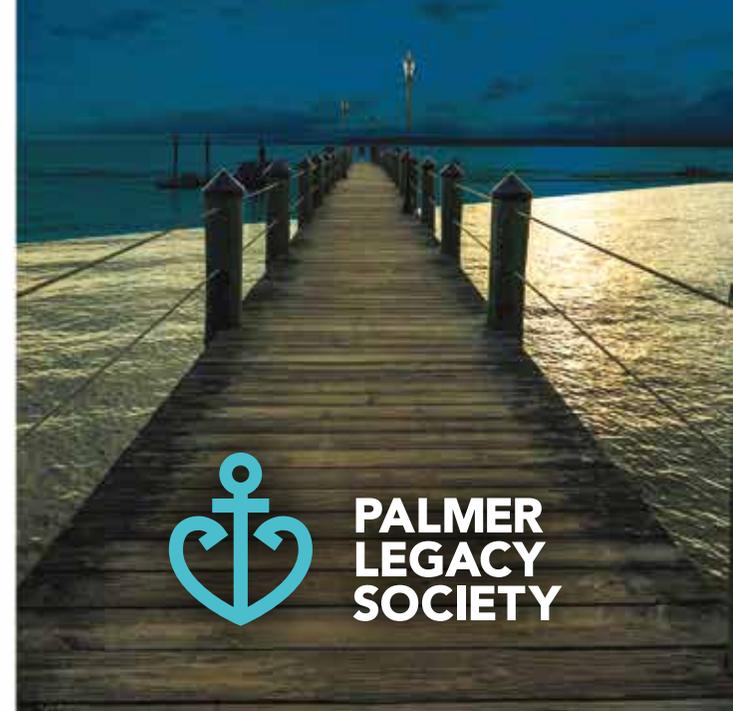
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[sandycove.org](http://sandycove.org)

This is not professional legal or tax advice.  
Consult your legal and tax advisors regarding your specific situation.



# CREATE A LASTING LEGACY

Sustain and Strengthen  
Sandy Cove in Years to Come



**PALMER  
LEGACY  
SOCIETY**

## The Power of a Planned Gift

Making a bequest to Sandy Cove Ministries is a significant and enduring way to support our work. It costs nothing now, yet gives you the satisfaction of knowing you have provided for Sandy Cove in years to come. With a bequest from your estate, you retain control and use of your assets during your lifetime. You may also modify your bequest if your circumstances change. Plus, you can reduce your taxable estate by the amount given to Sandy Cove.

### HAVE YOU CONSIDERED?

Naming Sandy Cove Ministries as a beneficiary on a retirement account, bank account, or life insurance policy is an easy way to provide for Sandy Cove's future without writing or re-writing your will or living trust instrument. Your retirement plan administrator, life insurance provider, or financial institution can provide the appropriate designation forms.

### RETIREMENT ACCOUNTS

You may choose to name Sandy Cove Ministries as a beneficiary of all or a specified percentage of your IRA, 401(k), 403(b), or other retirement plan.

### LIFE INSURANCE POLICIES

If you have a life insurance policy that is no longer needed for your family, designating Sandy Cove Ministries as a beneficiary is a wonderful way to support future ministry.



## In 1946, Sandy Cove Ministries started under the simple banner Jesus Never Fails – He never has.

As stewards of the faith-filled, visionary spirit of our founder, Dr. George A. Palmer, and his family, it is our privilege to continue what God began at Sandy Cove more than seventy years ago — and to look ahead, so that life-changing ministry can be sustained for years to come.

If you have looked to the future and included Sandy Cove Ministries in your estate plan, we hope you will notify us. We want to thank you and welcome you as a member of the Palmer Legacy Society. The Palmer Legacy Society honors those special supporters who have provided for our future by including Sandy Cove Ministries in their estate plans.

As a member of the Palmer Legacy Society you will receive:

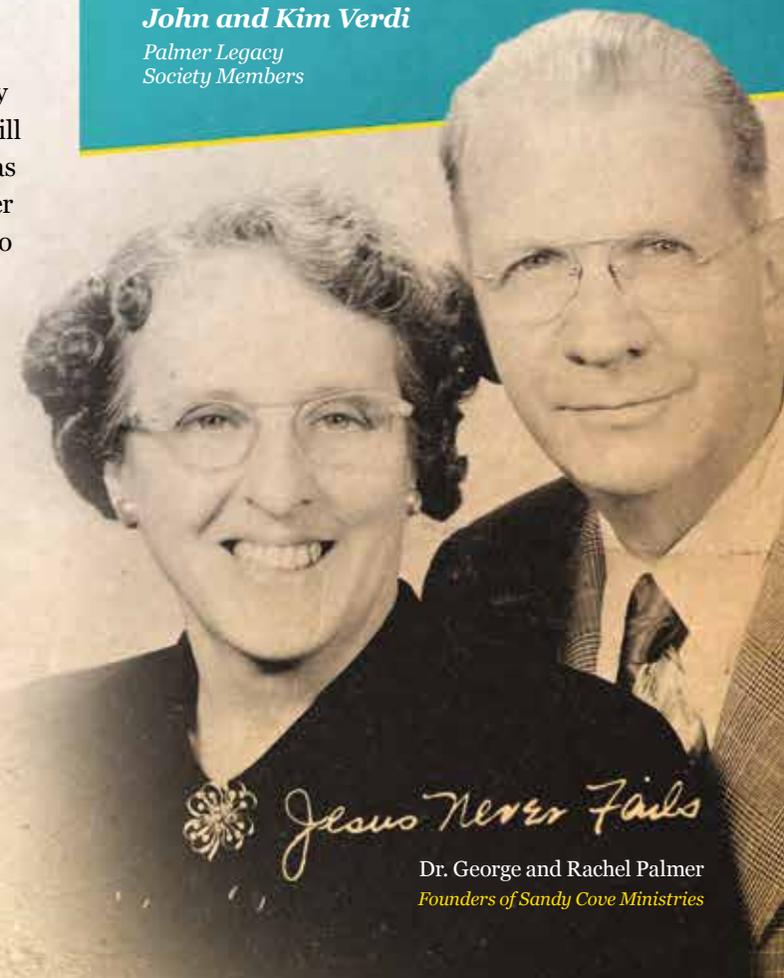
- Ongoing communication from our President
- Invitations to special celebrations and events
- An opportunity for acknowledgement
- A commemorative gift

If you would like to receive a planned gift notification form, please contact our Development Office at **443.674.9490** or [giving@sandycove.org](mailto:giving@sandycove.org).

*“We have supported Sandy Cove Ministries for many years, because we believe in its mission to help people connect with God and each other. We have seen so many blessed by this ministry. It was at a seminar at Sandy Cove that we were first introduced to the idea of adding Sandy Cove to our will, so that even after our death we could continue to support this wonderful ministry. It is a means of ensuring that our past can become part of the future of Sandy Cove's life, through their mission and ministry to all God's people. It is also an expression of gratitude and thanksgiving towards God for all that we have been given and enjoyed during our life.”*

**John and Kim Verdi**

*Palmer Legacy  
Society Members*



Dr. George and Rachel Palmer  
Founders of Sandy Cove Ministries

