

Will You Help Us Meet the Spiritual Needs of Future Generations?

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



When it comes to legacy planning, there are many options that can impact future generations through your investment in Sandy Cove Ministries. Let our partners at Ambassador Advisors open your eyes to what's possible.

For more information, contact our Development Office at the email address or phone number printed below.

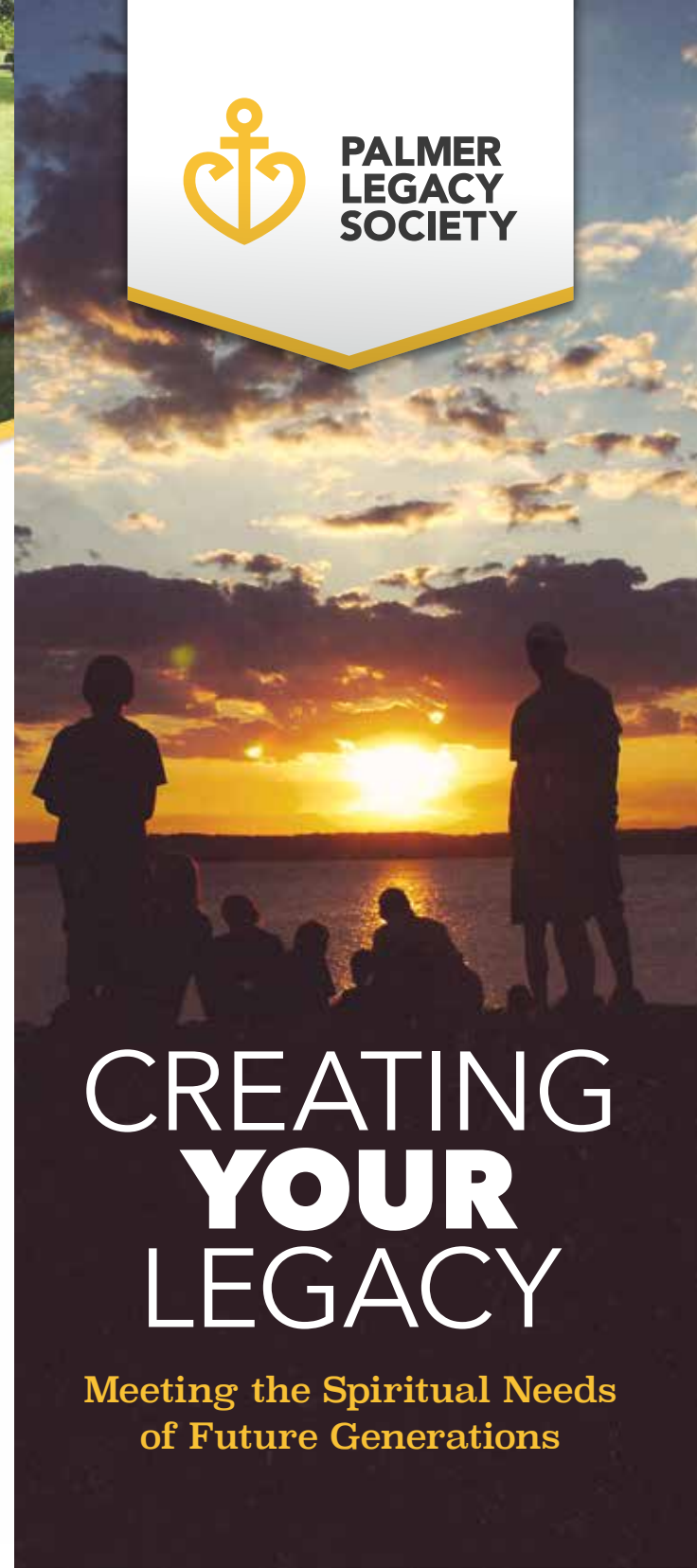


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North East, MD 21901
giving@sandycove.org
443.674.9490
www.sandycove.org

Please consult your attorney or tax advisor for independent tax and legal advice.



**PALMER
LEGACY
SOCIETY**



CREATING YOUR LEGACY

**Meeting the Spiritual Needs
of Future Generations**

The Power of a Planned Gift

Making a bequest or other legacy gift to Sandy Cove Ministries is a significant and enduring way to support our work. It also allows you to retain your assets during your lifetime. In addition, your estate may benefit from a charitable estate tax deduction. But most importantly, your gift can make a lasting and eternal difference in the lives of others.

OTHER WAYS TO GIVE

Naming Sandy Cove Ministries as a beneficiary on a retirement account or life insurance policy is a simple way to provide for Sandy Cove's future without writing or re-writing your will or living trust. Please ask your retirement plan administrator or institution for the appropriate form.

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-one 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:

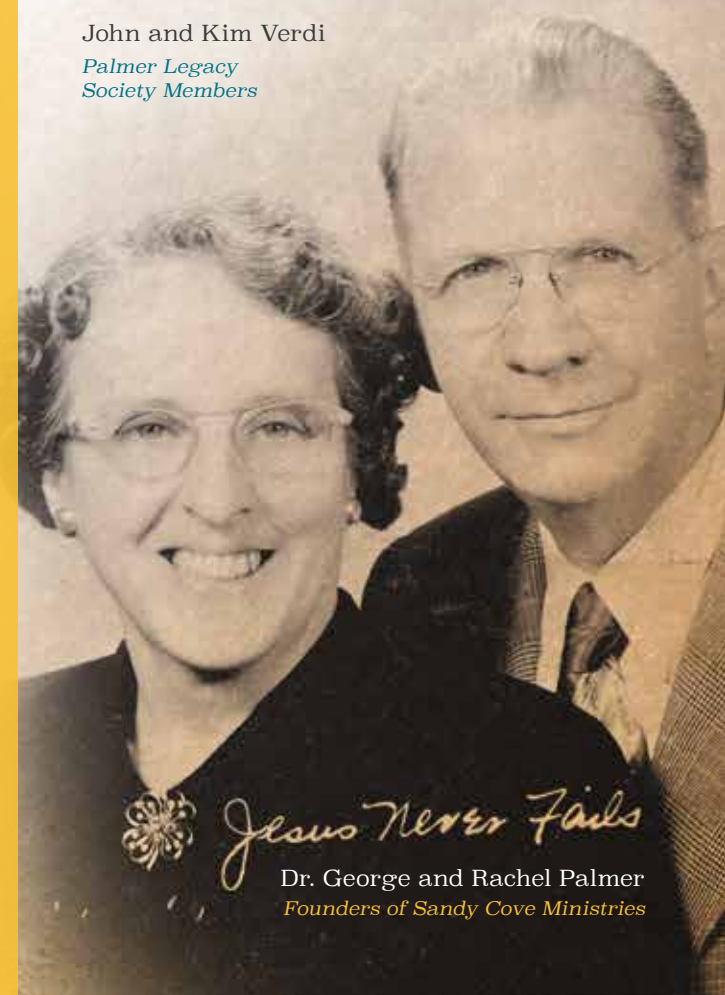
- Ongoing communication from our President
- Invitations to special celebrations and events
- An opportunity for acknowledgement
- A commemorative gift

Would you like to receive a Planned Gift Notification Form so that you can let us know that you have included Sandy Cove Ministries in your estate plan? Contact our Development Office at: giving@sandycove.org or (443) 674-9490

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