



### TEMPLE KOL AMI EMANU-EL

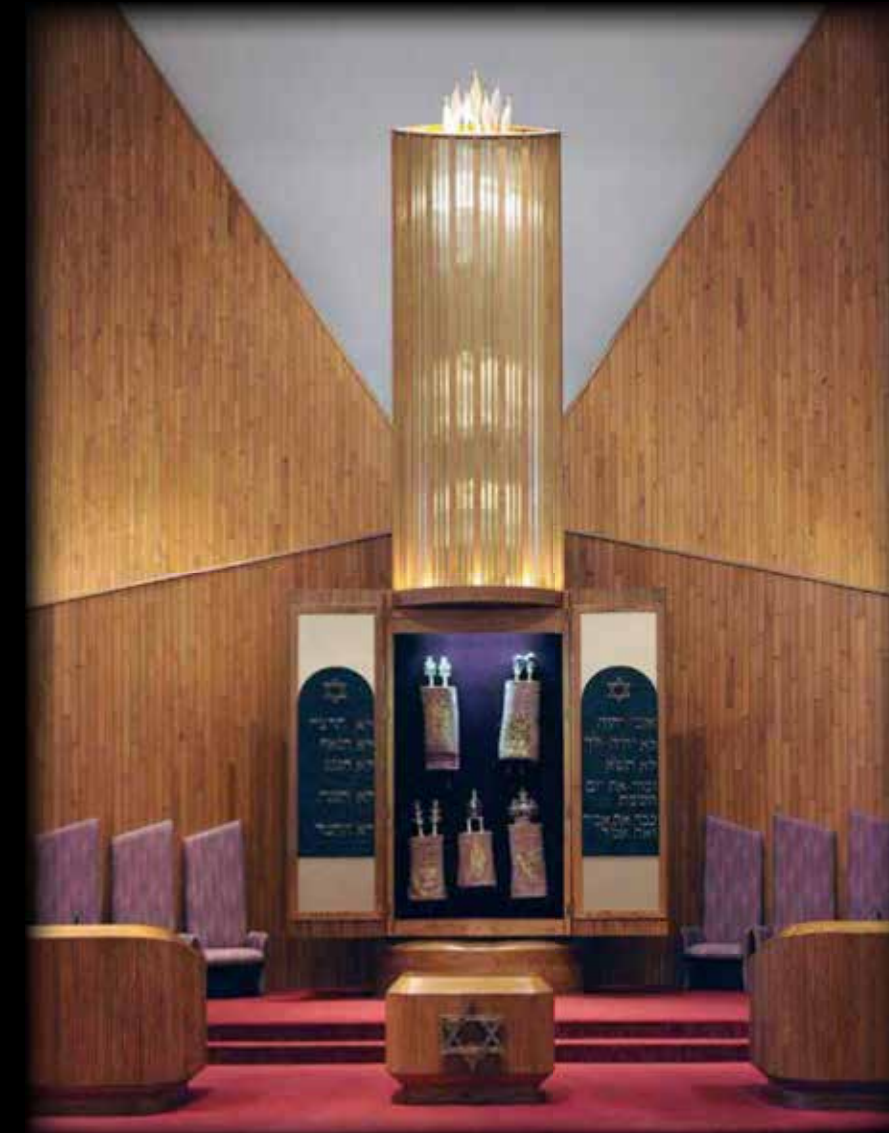
*A Reform Jewish Temple Serving Broward County*

8200 Peters Road • Plantation, FL 33324 • 954.472.1988

[www.tkae.org](http://www.tkae.org)

# לדור ודור • L'dor Vador

From Generation To Generation



## The Temple Kol Ami Emanu-El Foundation

*Securing Our Future*



# ושננתם לבניך

You shall teach them to your children. (Deut:6)

WHAT OF FUTURE GENERATIONS?

It is in your hands.





## LIFE INCOME PLANS

A life plan allows you to provide for Temple Kol Ami Emanu-El and for yourself and your family as well.

There are several different types of life income plans.

### 1. CHARITABLE REMAINDER TRUSTS (ANNUITY TRUSTS & UNITRUSTS)

By establishing a charitable remainder trust, you can provide for the future of Temple Kol Ami Emanu-El and still retain the benefits for yourself or family of a fixed percentage of the value of the gift. Cash, securities or real estate may be used to fund the trust.

A percentage of the value from the trust can be paid to the person you designate for his or her lifetime, after which the assets of the trust would revert to the Temple. In order to qualify for tax benefits, the trust must be set up either as a unitrust or an annuity trust.

Under the terms of an annuity trust, the donor receives a fixed dollar amount for the remainder of his life. The amount is pre-determined by the donor at the creation of the trust. The remainder (after the life interest) belongs to the Temple. All payments are backed by the general assets of the Foundation.

A unitrust is essentially the same as an annuity trust; however, the amount paid annually is variable and is re-evaluated annually. Although it does not assure a fixed annual income, a unitrust is a hedge against inflation, because each year it pays a percentage of the donated assets' market value.

### 2. CHARITABLE LEAD TRUST

By establishing a charitable lead trust, the Temple will enjoy a fixed percentage of the value of the assets held in trust for a term of years, or for the life of a named individual. Upon expiration of the income interest, the principal is either returned to you or paid over to designated non-charitable beneficiaries such as your children.

The structure of the charitable lead trust is similar to that of the charitable remainder trust except that the flow of income is to the Temple instead of the remainder being received by the Temple. Additionally, in the year that you create the trust, an income tax deduction equal to the present value of the Temple's income interest will be allowable to you.

A charitable lead trust may not only be created during your lifetime, but also by will or trust. In the latter case, instead of an income tax deduction, you will receive an estate tax deduction.





## *In The Beginning...*

From a handful of Jewish families meeting in various locations in the mid-1970s to a vibrant and visionary community of adults and children numbering in the thousands, we have much to be thankful for.

From a double-wide trailer on a dirt road to an incredible 14-acre campus, complete with a magnificent sanctuary, school facilities for every age, Gan Shalom Meditation Gardens, a beautiful catering and ballroom wing, recreational facilities, and a swimming pool, we have experienced incredible growth in just a few short years.

More important than those physical characteristics of our property or the number of people who have been touched by our very being are the personal relationships, the simchas and sadnesses, the support and friendships that we have marked through the years.

*Our Temple has indeed touched our lives.*

Temple Emanu-El, with whom we merged, has a history which dates back to the early 1930s and has extended even further and more meaningfully the impact of what is now Temple Kol Ami Emanu-El.

## WHAT OF TOMORROW? *What of future generations?*

**The Temple Kol Ami Emanu-El Foundation has been established to secure and enrich a Jewish future for us, our children, and the future of the Broward Reform Jewish community.**



## GIFTS MADE DURING YOUR LIFETIME

The case for gifts given to Temple Kol Ami Emanu-El during your lifetime is a strong one, for it can allow you to see the fruits of your generosity, while allowing not only income tax deductions (subject to statutory percentage limits), but estate tax advantages as well.

### 1. OUTRIGHT GIFTS OF CASH

Outright gifts of cash can be deducted on your federal income tax return in the form of a contribution to charity. They also have the added benefit of reducing the estate otherwise subject to estate tax.

### 2. GIFTS OF SECURITIES

Securities which have appreciated in value over the original cost are subject to a capital gains tax if sold. If a gift of these securities is made to Temple Kol Ami Emanu-El, you can not only claim an income tax deduction, but will not incur a capital gains tax.

### 3. GIFTS OF REAL ESTATE

Gifts of non-income producing real estate are popular alternatives for the donor who does not wish to alter his current lifestyle. There may be substantial tax benefit to the donor who transfers title and ownership of a residence (principal or vacation home), either single family dwelling or condominium, or a farm, to the Temple. The donor may reserve the right for himself, or whomever he designates to reside on the property for life or a specified period of time, after which the property comes under the sole discretionary control of the Temple.

## LIFE INSURANCE OR IRA / PENSION PLAN

### LIFE INSURANCE OFFERS SEVERAL OPTIONS TO THE DONOR.

1. One option would be to give Temple Kol Ami Emanu-El an already existing or a newly issued policy, and an amount equal to the premium each year. At the time of your death, the proceeds would be paid to the Temple.
2. You could retain ownership of the policy and name Temple Kol Ami Emanu-El as beneficiary, either primary or contingent. When you die, the insurance company will pay the death benefit to the Temple.
3. You can name Temple Kol Ami Emanu-El as beneficiary of your entire (or a percentage of) your IRA or Personal Plan.





BEQUESTS: TESTAMENTARY DEVICES IN A WILL OR TRUST

Devises to Temple Kol Ami Emanu-El, as provided by your will or trust, can take the form of cash, securities, real estate or other property, and may reduce your federal estate taxes. The following illustrates several types of devises which can be provided for in your will or trust:

1. DEVISE OF A SPECIFIED SUM

I devise to Temple Kol Ami Emanu-El of Plantation, Florida, for its general charitable and religious purposes, the sum of \$\_\_\_\_\_ in cash.

2. DEVISE OF A FRACTION OR PERCENTAGE OF RESIDUARY ESTATE

I devise to Temple Kol Ami Emanu-El of Plantation, Florida, a fractional share (e.g., one-third) of my residuary estate remaining after the payment of all debts, administration expenses, death taxes, and pre-residuary devises.

3. DEVISE OF SPECIFIC PROPERTY

I devise to Temple Kol Ami Emanu-El of Plantation, Florida, my home located at \_\_\_\_\_, subject to any mortgage thereon at the time of my death.

4. DEVISE OF STOCK (OR MY STOCK IN XYZ CORP.)

I devise to Temple Kol Ami Emanu-El of Plantation, Florida, my stock in XYZ Corporation.

5. RESTRICTED DEVISE

I devise to Temple Kol Ami Emanu-El of Plantation, Florida, the sum of \$\_\_\_\_\_ in cash to be used for the following purposes: (e.g., purchase of prayer books, religious education for youth, capital fund, naming a building, etc., or simply to become part of the TKAE Foundation, in support of the Temple).

6. CONTINGENT DEVISE

If my husband [or wife] does not survive me, I devise to Temple Kol Ami Emanu-El of Plantation, Florida, my entire (or a percentage of my) residuary estate remaining after the payment of all debts, administration expenses, death taxes and pre-residuary devises.

7. PRIVATE FOUNDATION OR PUBLICLY SUPPORTED FOUNDATION OR SPECIAL PURPOSE FUND

I devise to Temple Kol Ami Emanu-El of Plantation, Florida, the sum of \$\_\_\_\_\_ in cash (or a percentage of) from my personal foundation (or from my foundation or special-purpose fund created by XYZ charity).



OUR CONGREGATION

Temple Kol Ami Emanu-El provides an extended family for each of our members, no matter what the age or stage of our lives.

Our celebration of Shabbat and holidays is as diverse as our membership. From the formality of the High Holy Days to casual Shabbat services on the beach; and from services in our beautiful sanctuary to celebrations in our Gan Shalom Meditation Gardens, we make every effort to satisfy all tastes and traditions.

Studying Torah and every aspect of Jewish life, making new friends and acquaintances, and engaging in “Tikun Olam” – repairing a fractured world – Kol Ami Emanu-El constantly brings creative and exciting programming to our Temple family and to the greater community.



## OUR FAMILY

Temple Kol Ami Emanu-El strives to create a Temple family for all our members. Since our inception we have celebrated thousands of b'nai mitzvah, and uncounted numbers of baby namings, consecrations, confirmations, weddings, anniversaries and other joyous life-cycle events.

We have also stood by each other during challenging times: a shoulder to cry on, someone to hug, a caring committee to help with shiva – this is our Temple family.

The Temple Kol Ami Emanu-El Foundation will help ensure that the values and ideas, the celebrations and unique occasions, which have linked our people in an unbreakable chain of tradition for three thousand years will be perpetuated for future generations.



## METHODS OF BEQUESTS

*The Temple Kol Ami Emanu-El family continues in its commitment to strengthening Jewish living within our own families and within our community.*





# FOUNDATIONAL GIFTS OF TZEDAKAH

These special gifts are unrestricted. They will become a significant part of the Temple’s general endowment fund for investment and utilization as needed by the congregation, and as directed by the Foundation board.

The memorial, honorial and named endowment gifts of Tzedakah will be publicly and appropriately noted and recognized. These special commitments may be paid in full or over a period of years.



**\$36,000**  
THE MOUNT SINAI LEVEL

**\$25,000**  
THE COVENANT LEVEL

**\$18,000**  
THE MENORAH LEVEL



*The Temple Kol Ami Emanu-El Foundation  
will help our children and our grandchildren  
continue to live as proud Jews, in an active,  
caring and supportive community.*

# OUR CHILDREN AND THEIR CHILDREN

The future of Reform Judaism and our Temple belongs to those who will follow us. Our task is to provide future generations with the resources to keep our Temple healthy and vibrant so that our children and their children’s children will have a “Center of Our Jewish Community” in which to model their own understanding of their tradition.

Our Temple’s state-of-the-art educational facilities and our dynamic youth programming teach our children about the beauty and relevance of our heritage as they mark the milestones of their lives.

Our Temple celebrations of Chanukah, Purim, Pesach and Mitzvah Day teach our children about the beauty, joy and fun of our tradition while simultaneously teaching them about our history, calling and promise for a better tomorrow for all humankind.





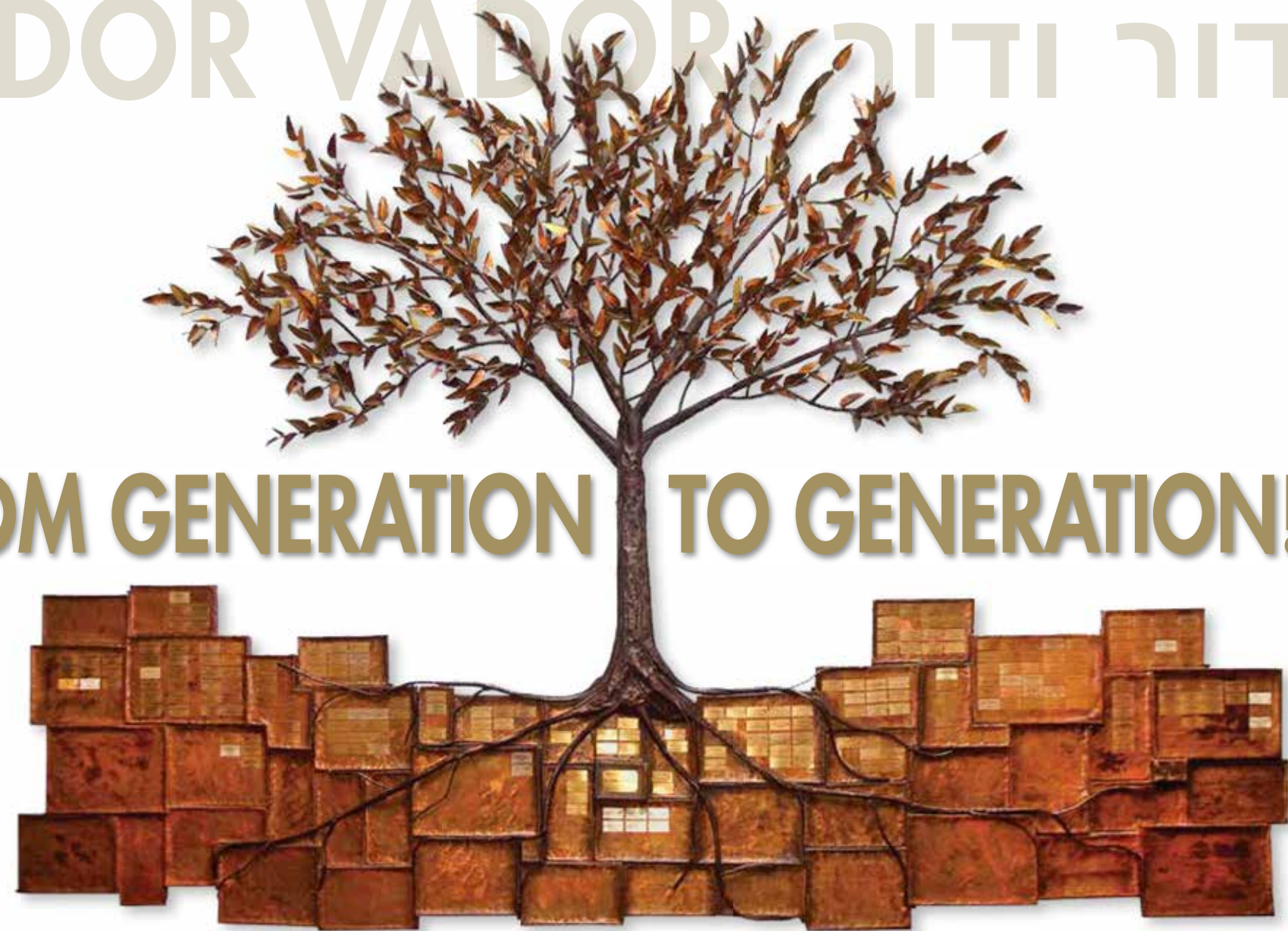
## THE RESPONSIBILITY IS OURS

We, the members of Temple Kol Ami Emanu-El, must take responsibility for our own destiny.

We are responsible for assuring the spiritual future of our family. We are responsible for the viability of Reform Judaism within our community.

Temple Kol Ami Emanu-El is our legacy. The Temple Kol Ami Emanu-El Foundation is a tangible way to ensure that our legacy is secure.

# L'DOR VADOR לדור ודור



**\$500,000**

RABBINIC CHAIR

**\$250,000**

CANTORIAL CHAIR

**\$180,000**

MUSIC PROGRAMS • YOUTH PROGRAMS • SCHOOL PROGRAMS  
ADMINISTRATION

**\$100,000**

ANNUAL SCHOLAR-IN-RESIDENCE PROGRAM  
ANNUAL CONCERT OR MUSIC FESTIVAL  
SPECIAL NEEDS PROGRAMS

**\$75,000**

OUTREACH PROGRAMS • HIGH HOLY DAY SPECIAL MUSIC  
TIKUN OLAM – SOCIAL ACTION • MITZVAH DAY

**\$50,000**

TOT SHABBAT SERVICES AND PROGRAMS • COLLEGE OUTREACH PROGRAMS  
SHIVA SUPPORT PROGRAM



## ENDOWMENTS

These special gifts will endow programs, projects, and positions that are essential to the operation of the Temple and the fulfillment of its mission.

These magnificent gifts of Tzedakah will be appropriately and publicly noted and recognized. These commitments may be paid in full or over a period of years.

Each of these gifts includes the principal of the gift remaining as an endowment, along with the naming rights and privileges.

All endowments will be managed and, where appropriate, invested and distributed by the Temple Kol Ami Emanu-El Foundation solely for the benefit of the Temple and its members.





# HONORIALS & MEMORIALS

These special level gifts, related to a physical aspect of our Temple, will enable the Temple to perpetually honor or memorialize our loved ones, our family names and ourselves as we help to ensure the Temple's future financial viability.

These magnificent gifts of Tzedakah will be appropriately and publicly noted and recognized. These commitments may be paid in full or over a period of years.

All donations will be managed, and where appropriate, invested and distributed by the Temple Kol Ami Emanu-El Foundation, solely for the benefit of the Temple and its members.



**\$2,500,000**

TEMPLE CAMPUS

**\$1,250,000**

CHAPEL

**\$1,000,000**

RELIGIOUS SCHOOL BUILDING

**\$500,000**

SOCIAL HALL

**\$250,000**

RECEPTION ROOM • SANCTUARY LOBBY ARTWORK • SANCTUARY ARK

**\$180,000**

HOLOCAUST MEMORIAL GARDEN

**\$100,000**

SANCTUARY LECTERNS • JUDAICA GIFT SHOP • BULLETIN  
ELECTRONIC COMMUNICATION • SOCIAL MEDIA

# THE TEMPLE KOL AMI EMANU-EL FOUNDATION

QUESTIONS & ANSWERS • SPECIAL LEVEL GIFTS





# QUESTIONS & ANSWERS

## THE TEMPLE KOL AMI EMANU-EL FOUNDATION



**Q: WHAT IS THE TEMPLE KOL EMANU-EL FOUNDATION?**

A: The Temple Kol Ami Emanu-El Foundation is a separately incorporated non-profit organization, established following the merger of Temple Kol Ami and Temple Emanu-El. The sole and specific mission of the Foundation is to ensure the continuing strength and vitality of our Temple through endowment fund gifts and capital donations.

**Q: WHY WAS THE TEMPLE KOL AMI EMANU-EL FOUNDATION ESTABLISHED?**

A: Very simply, because we care about the future of our children, our Temple and our community. We want to ensure that our Temple continues to serve its members and our community for uncounted years to come as a beacon of progressivism and openness, and at all times affirming the values of our faith and the ideals of our tradition.

**Q: WHY DOES TEMPLE KOL AMI EMANU-EL NEED TO SECURE VOLUNTARY CONTRIBUTIONS FROM ITS MEMBERS?**

A: Even with the most conservative income and expense planning, it is practically impossible for non-profit organizations of all kinds to provide their core services without additional endowments and foundation support.

To accomplish this, the Temple needs to significantly increase the principal of the Kol Ami Emanu-El Foundation so that our Temple is truly effective and continues to be meaningful in the years to come.

**Q: WHAT IS THE GOAL OF THE FOUNDATION?**

A: The Foundation's goal is to raise capital through new gifts of Tzedakah via cash, securities, insurance and other financial vehicles.

**Q: HOW WILL THIS MONEY BE USED?**

A: The Foundation fund will support the capital and program needs of the Temple. A portion of the interest earned will be applied to maintain our physical facility. The balance will support educational activities, youth and seniors' programs and will provide seed money to develop new initiatives that cannot be funded by member dues. Additionally, endowments within the Foundation structure can be established for specific underwriting of ongoing programs and projects.

**Q: WHAT DEDICATION OPPORTUNITIES ARE AVAILABLE?**

A: The following list offers significant naming dedication, endowment and sponsorship opportunities.

**Q: WHO MANAGES THE FOUNDATION'S FUNDS?**

A: The Temple Kol Ami Emanu-El Foundation Board, which is comprised of business, professional and community leaders who are members of the Temple and whose terms have been approved by the Temple board, along with the senior rabbi and the current Temple president, work together with a professional team of investment specialists to assure the prudent investment of all funds raised.

**Q: WHAT KINDS OF GIFTS CAN BE MADE TO THE FOUNDATION?**

A: The Foundation will accept both current and deferred gifts, including cash, bonds, securities, IRAs, other retirement accounts, real estate, charitable remainder trusts, bequests, life insurance policies and other forms of equity.

**Q: HOW WILL MY GIFT BE RECOGNIZED?**

A: Gifts will be recognized in a public area of the Temple. A recognition system has been developed according to the size, type and designation of the gift.