

Planned Giving Guide

Giving to the United Methodist Foundation and your church can take many forms. The Foundation encourages donors to consider the possibilities. Options available through planned giving offer creative alternatives that often benefit both donor and recipient. Before making a final decision, please consult with your professional financial advisor and contact the United Methodist Foundation.

(see other side for contact info)

GIFTS YOU CAN MAKE NOW			
Your Goal	Type of Gift	How to Give	Benefits
Make a quick and simple gift.	Appreciated securities	Transfer stock or mutual funds to your church or the Foundation. If your church does not have a brokerage account, donations can be made to the Foundation for pass-through to your church.	Donor avoids capital gains taxes and receives an income tax deduction; church or Foundation sells shares tax-free.
Avoid capital gains tax on the sale of a home or other real estate.	Appreciated Real Estate	Donate property to the Foundation.	An immediate income tax deduction and avoidance of capital gains tax.
Make a gift that allows flexibility and your input on how funds will be distributed.	Donor Advised Fund	Create an agreement whereby the Foundation manages your assets; you and/or family members advise the Foundation regarding charitable disbursements.	An immediate income tax deduction, flexibility, and an opportunity to practice philanthropy on a regular basis.
Make a significant gift with little cost to yourself.	Life insurance	Designate the Foundation as a beneficiary.	Provide a future gift to ministry.
Give your personal residence or farm, but continue to live there.	Retained Life Estate	Designate ownership of your home to the Foundation but retain occupancy.	Charitable income tax deduction and lifetime use of your home.
Avoid taxation on retirement plan assets.	Retirement Plan	Name the Foundation as beneficiary of the remainder of your assets after your lifetime.	Avoidance of heavily taxed gift to heirs.

See the other side for information on **“Gifts You Can Defer”** and **“Life Income Arrangements”**

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GIFTS YOU CAN DEFER			
Your Goal	Type of Gift	How to Give	Benefits
Defer a gift until after your lifetime.	Bequest in Will	Provide a witness to your faith through your will. A bequest can be for a specific amount or asset, a percentage of your estate and can be residual or contingent.	Your estate receives a tax deduction. The Foundation receives your gift when the estate is settled.
Make a deferred gift, maintain access to assets, avoid probate.	Living Trust	Place assets into a trust, retain control during your lifetime. The Foundation becomes trustee upon your death and makes distributions as you directed.	Privacy, flexibility, control of trust for lifetime, possible estate tax savings.
LIFE INCOME ARRANGEMENTS			
Your Goal	Type of Gift	How to Give	Benefits
Supplement income with fixed annual payments.	Charitable Gift Annuity	Enter into a contract with the Foundation. The Foundation pays you fixed payments for life and distributes remainder to the ministry of your choice.	Charitable income tax deductions, fixed annuity payments for life (portion tax-free), future gift to ministry.
Supplement income with fixed annual payments.	Charitable Remainder Annuity Trust	Create a charitable trust that pays you a fixed income.	Charitable income tax deduction, fixed income for life, future gift to ministry.
Create a hedge against inflation over the long term.	Charitable Remainder Unitrust	Create a trust that pays you a percentage of the trust's assets, valued annually.	Immediate income tax deduction, annual income for life that has potential to increase.
Reduce gift and estate taxes on assets passing on to heirs.	Charitable Lead Trust	Create a trust that pays a fixed or variable income to church / charity for a set period of time, then passes to heirs.	Reduces size of taxable estate; keeps property in family, often with reduced gift taxes.

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