

Ways to Give

Gift Planning Goal	Gift	How to make this gift	Benefits
Quick and simple	Outright Gift	Donate cash, securities, or personal property	Income tax deduction; possibility to avoid capital gains taxes
Maintain control of assets during your life and give after your death	Bequest in a Will	Name your church or a charity as the beneficiary of your asset in your will, trust, etc.	Control and use assets during your lifetime. Estate tax charitable deduction
Large gift with little cost to you	Life insurance	Name your church or a charity as the owner and beneficiary of a life insurance policy you no longer need	Current income tax deductions; possible future deductions on premiums
Avoid double taxation (income and estate) of retirement plan assets	Retirement Plan	Name your church or a charity as the beneficiary of remaining retirement plan assets after your lifetime	Avoid a heavily taxed gift to your heirs and remove remaining value from your estate
Avoid capital gains tax on the sale of a home, other real estate, or appreciated assets	Real Estate and Appreciated Assets	Donate real estate, securities, or other appreciated assets or sell at a bargain price	Current income tax deduction; avoid capital gains taxes
Give a personal residence and continue to live there	Retained Life Estate	Give ownership of your residence to your church or a charity but retain the right to live there for your lifetime	Charitable income tax deduction; lifetime use of residence
Receive fixed income from assets	Charitable Remainder Annuity	Create a charitable remainder annuity trust that pays you a set income for life	Immediate income tax deduction; fixed income for life
Give after your lifetime	Revocable Living Trust	Name your church or a charity in your will or establish a revocable living trust to give assets such as real estate, stocks and bonds, collectibles, vehicles, etc.	Keep control of your assets during your lifetime; possible estate tax savings.
Receive income from assets that is protected from inflation	Charitable Remainder Unitrust	Create a charitable remainder unitrust that pays a percentage of trust assets (valued annually)	Immediate income tax deduction; annual income for life that has the potential to increase
Receive fixed annual payments to supplement income	Charitable Gift Annuity	Transfer assets through the Foundation to your church or a charity in return for fixed annual payments for life	Charitable tax deduction; partial bypass of capital gains; possible tax-free payments
Give and reach your yearly RMD (Required Minimum Distribution)	IRA Gift	Give/rollover a portion of your IRA to your church or a charity through a QCD (Qualified Charitable Distribution)	Avoid federal income taxes, reach the RMD (Required Minimum Distribution), and make a larger gift
Flexible and allows your input on how donated funds are used	Donor Advised Fund	Donate assets to a donor advised fund or set up a family foundation	Current income tax deduction; ability to provide input on how the donation is managed and distributed
Establish a permanent source of income for your church	Endowment	Create an endowment/planned giving program at your church or a charity with funds that support ministry, building expansion/maintenance, scholarship fund, etc.	Ability to decide how funds will be used; income tax savings