

PLAN YOUR STRATEGY

Most donations are outright gifts, such as cash or a check, which the church receives right away. Many times, people want to hold on to their money and other assets to be sure they can meet their family's future financial needs. These people are usually delighted to learn there are excellent alternatives allowing them to still make a gift. One of these options could be right for you.

These options are known as "planned gifts." You could deed a remainder interest in your home and still retain the right to live in it for life. With a charitable remainder trust, you receive lifetime income from the asset after it's placed in a trust and the church receives the remainder of the trust after you die. Your gift can be "revocable" like a charitable bequest in your will, so you can change your mind at any time. Or your gift can be "irrevocable" just as outright gifts are so you benefit from an immediate income tax deduction. You can part with an asset today, but the actual giving to the church is deferred for awhile. Until that time, you receive benefits from the gift.

The key feature of planned gifts is that they provide important benefits for you, as well as your church.



VIRGINIA
UNITED METHODIST
FOUNDATION

10330 Staples Mill Road
Glen Allen, VA 23060
(804) 521-1121
foundation@vaumc.org
www.vaumfgifts.org



WAYS OF GIVING

A Guide to Christian Giving



What giving plan is best for you?

CURRENT GIFTS

DEFERRED GIFTS

CHARITABLE LIFE INCOME

GIFT	Cash	Securities	Property	Bequests	Life Insurance	Retirement Assets	Real Estate	Retained Estate	Remainder Trust	Remainder Annuity	Gift Annuity	Lead Trust
	Quick & easy gift	Avoid capital gains tax.	Share your enjoyment of a collection or a personal item.	Defer a gift until after your lifetime.	Make a gift with little cost to yourself.	Avoid the two-fold taxation on IRAs or employee benefit plans.	Make a gift of an asset no longer needed & generate income tax deductions.	Give a residence, vacation home, or farm but continue living there.	Create a hedge against inflation & supplement retirement income.	Secure a fixed income & supplement retirement funds.	Supplement income with payments that are tax free.	Reduce gift and estate taxes on assets you pass to your children or grandchildren
	Write a check.	Contribute long-term appreciated stock or securities.	Donate tangible personal property to use for a tax-exempt function.	Name the church in your will. Designate a specific amount, percentage or share of the residual.	Contribute a life insurance policy you no longer need.	Name the church as beneficiary of the remainder of the assets after your lifetime.	Donate property to the church or sell it to us at a bargain price.	Deed ownership of your home to the church but retain occupancy.	Create a trust that pays a fixed percentage of the annual re-valued assets.	Create a trust that pays you a set annual income.	Enter an annuity contract with the church that pays a set amount for one or two lives.	Create a trust that pays fixed or variable income to the church for a specific term with principal retained for heirs.
BENEFITS	<ul style="list-style-type: none"> Income tax deduction. Remove funds from estate. 	<ul style="list-style-type: none"> Charitable deduction of fair market value. Avoidance of capital gains. 	<ul style="list-style-type: none"> Charitable deduction of fair market value. 	<ul style="list-style-type: none"> Federal estate tax exemption. Control of asset for your lifetime. 	<ul style="list-style-type: none"> Income tax deduction. Deductions through gifts to pay policy premiums. 	<ul style="list-style-type: none"> Make gifts from highly taxed assets, leaving more for family. Avoid income and estate tax. 	<ul style="list-style-type: none"> Income tax deduction. Reduction or elimination of capital gains. 	<ul style="list-style-type: none"> Income tax deduction. Lifetime use of the residence. 	<ul style="list-style-type: none"> Income tax deduction. Lifetime use of the residence. 	<ul style="list-style-type: none"> Variable income for life. Income tax deduction. Income to heirs. 	<ul style="list-style-type: none"> Income tax deduction. Fixed payments for life, often at a higher rate of return. 	<ul style="list-style-type: none"> Reduce taxable estate. Your family keeps the property, often with reduced taxes.



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Stewarding potential to build His kingdom!