

# Plan Your Strategy for Giving

## Your Giving Options

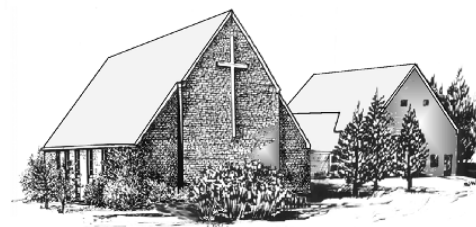
The most common donations are outright gifts, such as cash or a check, which the church receives right away. But many times, people want to hold on to their money and other assets for now, just to be sure they can meet their family's future financial needs. These people are usually delighted to learn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

They're known as "planned" gifts. They can be revocable—a charitable bequest in your will, for example—so that you can change your mind at any time. Or, they can be irrevocable—just as outright gifts are—so that you benefit from an immediate income tax deduction.

The attraction of irrevocable planned gifts is that they are deferred. You part with an asset today, but the actual giving of the asset to the church is put off for a while—often until after your lifetime (and that of a surviving beneficiary, if you wish). Until that time, you receive benefits from the gift..



For example, with a charitable remainder trust, you receive lifetime income from the asset after it's placed in a trust, and then the church receives the remainder of the trust after you die. Or, you could deed us a remainder interest in your home and still retain the right to live in it for life. At any rate, the key feature of planned gifts like these is that they provide the donor important benefits, as well as the charitable organization.



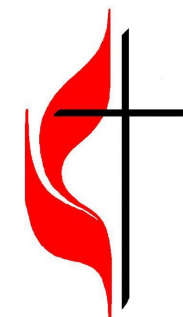
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## The Ways of Giving



**Chalfont  
United  
Methodist  
Church**

**We can find a plan that is  
right for you.**

# What Giving Plan is Best for You?

Your Gift	Outright				Gift of				Charitable			
	Gift of Cash	Gift of Securities	Gift of Personal Property	Bequest in Will	Life Insurance	Retirement	Real Estate	Gift of Retained Life Estate	Charitable Remainder	Remainder Annuity	Charitable Gift Annuity	Charitable Lead Trust
<b>Your Goal</b>	Make a quick and easy gift	Avoid tax on capital gains	Share your enjoyment of a collection or other personal item	Defer a gift until after your lifetime	Make a large gift with little cost to yourself	Avoid the two-fold taxation on IRAs or other employee benefit plans	Make a gift of an asset no longer needed and generate an income tax deduction	Give your personal residence, vacation home or farm now but continue to live there	Create a hedge against inflation over the long term and supplement your retirement income	Secure a fixed income and supplement your retirement funds	Supplement income with steady payments that are partially tax-free	Reduce gift and estate taxes on assets you pass to children or grandchildren
<b>How You Make the Gift</b>	Simply write a check	Contribute long-term appreciated stock or other securities	Donate tangible personal property used for tax-exempt function	Name the church in your will (designate a specific amount, a percentage or a share of the residue)	Contribute a life insurance policy you no longer need	Name the church as the beneficiary of the remainder of the assets after your lifetime	Donate the 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 trust's assets as revalued annually	Create a charitable trust that pays you a set income annually	Enter a charitable gift annuity contract with the church that pays a set amount for one or two lives	Create a charitable trust that pays fixed or variable income to the church for a specific term of years; principal is retained for heirs
<b>Your Benefits</b>	<ul style="list-style-type: none"> <li>• Immediate income tax deduction</li> <li>• Removes property from estate</li> </ul>	<ul style="list-style-type: none"> <li>• Immediate charitable deduction of full fair market value</li> <li>• Avoidance of capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>• Charitable deduction based on the full fair market value</li> </ul>	<ul style="list-style-type: none"> <li>• Donation is exempt from federal estate tax</li> <li>• Control of asset for your lifetime</li> </ul>	<ul style="list-style-type: none"> <li>• Current income tax deduction</li> <li>• Possible future deductions through gifts to pay policy premiums</li> </ul>	<ul style="list-style-type: none"> <li>• Make the gift from the most highly taxed assets, leaving more for family</li> <li>• Avoids income and estate tax</li> </ul>	<ul style="list-style-type: none"> <li>• Immediate fair market value income tax deduction</li> <li>• Reduction or elimination of capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>• Valuable charitable income tax deduction</li> <li>• Lifetime use of residence</li> </ul>	<ul style="list-style-type: none"> <li>• Receive a variable income for life</li> <li>• Immediate income tax charitable deduction</li> </ul>	<ul style="list-style-type: none"> <li>• Immediate income tax deduction</li> <li>• Fixed payments for life, often at a higher rate of return</li> </ul>	<ul style="list-style-type: none"> <li>• Current and future savings on income taxes</li> <li>• Stable payments for life</li> </ul>	<ul style="list-style-type: none"> <li>• Reduces your taxable estate</li> <li>• Your family keeps the property, often with reduced taxes</li> </ul>