

A SUMMARY OF WAYS OF GIVING
Including The Most Common Planned Giving Instruments

Type of Gift	Form of Gift	Size of Gift	Advantages to Donor	Advantages to Church
<p><i>All gifts provide the satisfaction of funding mission and ministry now or beyond one's lifetime, and reduction of a taxable estate; life-income gifts return payments to the donor for life.</i></p> <p><i>All gifts provide opportunities for stewardship education, inspiring generous giving of accumulated assets, funding now & future mission & ministry, and building/strengthening endowments.</i></p>				
OUTRIGHT	Cash Appreciated Securities Real Estate Insurance Policies Retirement Assets	Unlimited	100% deductible on income tax (up to 50% of Adjusted Gross Income if cash gift or 30% if stock gift over six years) for taxpayers who itemize; no capital gain on appreciated stock.	Funds are available for immediate use by church, association, conference, college, seminary, national ministry or other UCC-related entity.
LIFE-INCOME AGREEMENTS (IRREVOCABLE)				
● CURRENT GIVE ANNUITY	Cash Appreciated Securities	\$1,000 minimum	<ul style="list-style-type: none"> ● guaranteed, fixed income based on age at time of gift ● tax deduction if donor itemizes ● some income may be tax free ● 1 or 2 people can receive income ● capital gains (if any) reported over donor's life expectancy 	<ul style="list-style-type: none"> ● upon death of life-income recipient, church receives remaining principal of gift ● no administrative responsibility or fiscal liability ● gifts made now support ministry into the future
● DEFERRED PAYMENT GIFT ANNUITY	Cash Appreciated Securities	\$1,000 minimum	<ul style="list-style-type: none"> ● tax deduction now (if owner itemizes) ● guaranteed, fixed income later based on age at time of gift and period of deferral ● some income may be tax-free ● 1 or 2 people can receive income ● capital gains (if any) reported over donor's life expectancy 	same as Current Gift Annuity
● POOLED INCOME FUND	Cash Appreciated Securities	\$1,000 minimum	<ul style="list-style-type: none"> ● variable income based on one's proportionate share of Fund's earnings ● tax deduction if donor itemizes ● 1 or 2 people can receive income ● no capital gains tax liability on assets transferred to Fund 	same as Current Gift Annuity

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LIFE-INCOME AGREEMENTS (IRREVOCABLE) (continued)				
● CHARITABLE REMAINDER TRUST				
◆ Unitrust	Cash Appreciated Securities Real Estate	\$50,000 minimum	<ul style="list-style-type: none"> ● variable income based on elected payout percentage of annual valuation (several types — can be tailored to donor's situation) ● tax deduction if donor itemizes ● bypasses capital gains tax at time Trust is created ● some income may be taxed at lower capital gains rates ● one or more life income beneficiaries 	<ul style="list-style-type: none"> ● church receives assets of Trust at the expiration of the term of the Trust or at death of life-income recipient(s) ● no administrative responsibility (except to thank donor and keep record of gift on file) ● no fiscal liability
◆ Annuity Trust	Cash Appreciated Securities	\$50,000 minimum	<ul style="list-style-type: none"> ● income is a fixed amount based on elected payout percentage of original gift amount; some income may be tax-free; other benefits as above 	same as Unitrust
CHARITABLE LEAD TRUST	Cash Appreciated Securities Real Estate	\$100,000 minimum	<ul style="list-style-type: none"> ● the pleasure of seeing one's favorite ministries funded during one's lifetime ● estate and gift tax savings ● possible tax deductions for value of payments made to charity ● assets eventually returned to donor or heirs 	church is income beneficiary during donor's lifetime or term of Trust
REVOCABLE CHARITABLE TRUST	Cash Appreciated Securities Real Estate	varies	may be put in place without funding, but if funded, all or part of amount placed in Trust is available if needed by donor	high percentage of revocable Trusts are not revoked, thus giving promise of future funding for work of church

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INSURANCE POLICIES				
<ul style="list-style-type: none"> ● Church is made owner and beneficiary of policy for which donor continues to pay premiums 		Unlimited	<ul style="list-style-type: none"> ● donor receives income tax deduction for cash value of policy when it is transferred ● donor's premium payments may be deducted as charitable gifts ● donor can make large gift in future at small cost now 	<ul style="list-style-type: none"> ● church can keep policy and receive face value upon death of insured ● church can borrow on policy ● church can surrender the policy for cash value
<ul style="list-style-type: none"> ● Giving paid-up policies 		Unlimited	<ul style="list-style-type: none"> ● tax deduction based on current cash value of policy 	same as above
<ul style="list-style-type: none"> ● Name church as beneficiary but not as owner 		Unlimited	<ul style="list-style-type: none"> ● donor can make large gift in future at no cost now ● donor can change beneficiary ● donor can borrow on policy <p>NOTE: Life insurance may also be used to replenish the donor's estate for amounts given for a life-income gift: donor (insured) uses the life income payments to pay premiums of a life insurance policy on the donor; upon the donor's death, the church receives the remaining principal of the life-income gift, while family (or other named beneficiaries) receive insurance proceeds.</p>	<ul style="list-style-type: none"> ● church receives face value of policy upon death of insured
RETIREMENT PLANS				
		Unlimited	may avoid heavy burden of estate tax, income tax, and possibly generation-skipping tax	church is named beneficiary of Individual Retirement Account (IRA), 401(k), Keogh plan, qualified pension or profit-sharing plan, and receives proceeds upon death of owner
BEQUESTS				
Anything one owns at the time of death may be passed on to church, association, conference, national ministry, college or seminary, health and human service institution, or other UCC entity through one's last will and testament. All life-income gifts listed above may be made in testamentary form to benefit family or friends and become available for use by the UCC after the death of the life income recipient(s).				