



To learn more about year-end giving strategies, call Faith Foundation at (800) 488-4179, or contact your church office.

HOW CAN WE HELP?

- Please contact me with more information about end-of-year giving strategies.
- Please contact me with more information about planned gifts and estate planning strategies.
- I have already included your organization in my will or trust.

The best way to contact me is by:

- Email Mail Telephone

Name _____

Street _____

City _____

State/Zip _____

Home Phone _____

E-mail _____

(Please complete and return. All inquiries are treated with complete confidentiality.)

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.



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END OF YEAR

GIFTS & TAX PLANNING



With the end of the year approaching, a charitable gift can help you support the work of the church and receive tax benefits.

OPPORTUNITIES FOR YEAR-END GIFTS & TAX PLANNING

In addition to gifts of cash, here are three charitable gift strategies worth considering: Appreciated Asset Gifts, IRA Charitable Rollovers, and Charitable Life Income Plans.

IRA CHARITABLE ROLLOVER

If you are 70½ or older, you can direct your IRA administrator to distribute a gift from your IRA. You can direct up to \$100,000 per year to support programs and ministries you care about, and if you're over age 73, any charitable distribution counts against your required minimum distribution (RMD) and lowers your tax burden.

Making an IRA rollover gift is easier than ever:

- Contact your IRA administrator. With the popularity of the IRA rollover, most administrators provide forms and a procedure to help you make a rollover gift.
- You can direct a transfer of up to \$100,000 to be made this year from your IRA to a qualified charity.
- You will pay no income taxes on the amount transferred.

APPRECIATED ASSET GIFTS

Gifts of appreciated assets such as securities or real estate are an excellent way for you to support ministries you care about. Securities may be transferred directly to us while real estate is transferred through a deed. These gifts will not affect your cash flow, and they provide the following tax benefits:

- A charitable deduction to help you save on taxes
- Bypass of federal and state capital gains taxes
- Avoidance of the tax on net investment income



CHARITABLE LIFE INCOME PLANS

If you have low-yielding assets and are seeking higher income, a charitable life income gift such as a charitable gift annuity or remainder trust may be worth exploring. In exchange for your charitable gift of cash or appreciated securities, you reap multiple benefits:

- Receive a lifetime income
- Generate a current income tax deduction
- Bypass all or a portion of the capital gains on appreciated assets
- Make a future gift upon your passing to support our work