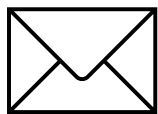




Ways To Give



There are many different gifting strategies available. We encourage you to speak with a financial advisor or tax professional to determine which strategies you might consider. Here are a few options:

DIRECT CONTRIBUTIONS

When you make a contribution directly to the church, you can claim a charitable deduction on your income taxes. Keep in mind that the claimed deduction only becomes effective if you itemize deductions, and that the standard deduction has moved higher in recent years.

DONOR-ADVISED FUNDS

A donor-advised fund (DAF) can provide many of the same benefits as a private foundation, without the operating expense or administrative burden. Here's how it works: You make a contribution to a DAF established by one of several financial organizations, investing those assets in a variety of vehicles and receiving an immediate tax deduction. You then decide how much to send each of your chosen charities.

QCD FROM AN IRA

If you have an IRA, the Qualified Charitable Distribution (QCD) rules allow you to make a distribution of up to \$100,000 directly to a qualified charity without treating it as taxable income. You must be at least age 70½ to take advantage of a QCD.

APPRECIATED SECURITIES

You may consider donating appreciated stock to the church. The greater the appreciation on the stock, the greater the tax benefit of donating it as opposed to donating assets from other sources. As long as you've owned the security for more than one year, you can avoid capital gains tax on all the appreciation in value. If the gifted stock has been held less than a year, you can still get a deduction, but it will be the cost basis on the shares, which most likely is less than current market value.

CHARITABLE TRUSTS

There are two basic flavors of charitable trusts you can set up: a charitable remainder trust or a charitable lead trust. A charitable remainder trust pays out a specific amount over a period of years to your named beneficiary, with the remainder going to your designated charity. The charitable lead trust is the opposite, with the charity getting their payment first over a fixed period of years. After that, the remaining assets go to your named beneficiaries. These trusts also offer estate planning benefits, since they can move a significant amount of assets out of your taxable estate.