

SJUMC Permanent Endowment Fund
Planned Giving Guide

Gifts You Can Make NOW - *Always consult a tax professional*

<i>Type of Gift</i>	<i>Your Goal</i>	<i>Benefits</i>
Cash	A gift of cash is a simple and easy way for you to make a gift You may receive a charitable income tax deduction that will provide you with savings on this year's tax return	May benefit from a charitable income tax deduction
Appreciated Artwork	By making a gift of your appreciated artwork, you can avoid paying capital gains tax that would otherwise be due if you sold these assets	Avoid paying capital gains tax May receive a charitable income tax deduction
Appreciated Securities	By making a gift of your appreciated stocks and bonds, you can avoid paying capital gains tax that would otherwise be due if you sold these assets	Avoid paying capital gains tax May receive a charitable income tax deduction
Appreciated Real Estate	If you own appreciated real property (such as your home, vacation property, vacant land or commercial property), you can avoid paying capital gains that would otherwise be due if you sold these assets	Avoid paying capital gains tax Receive a charitable income tax deduction Leave a lasting legacy
IRA Required Minimum Distribution (RMD) <i>OR</i> IRA Charitable Rollover	At 73 years of age, contribute your annual required minimum distribution from your IRA <i>OR</i> , at age 70 1/2, roll over up to \$100,000 from your IRA	Satisfy your annual RMD without first having to recognize the distribution as income <i>OR</i> , perform a larger rollover without first having to recognize the distribution as income
Donor Advised Fund (DAF)	Make a gift of appreciated securities to a DAF This type of fund allows flexibility of distributions to charity	Might create an immediate income tax deduction Achieve flexibility and an ability to practice philanthropy on a regular basis

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Life Insurance	If your life insurance policy is no longer needed or will no longer benefit your survivors, consider making a current or future gift	Income or estate tax deduction Possible income tax deduction for annual contributions needed to maintain the policy for the charitable cause
Retained Life Estate	Donate your personal residence or farm, but continue to live there	Possible charitable income tax deduction and lifetime use of your home or farm
Retirement Plan	Avoid taxation on retirement plan assets	Avoidance of heavily-taxed gift to heirs
Tangible Personal Property	Donate items such as vehicles, antiques, silver, collectibles, artwork, furniture, machinery and equipment	Fair market value income tax deduction if there is a related use by the designated recipient

Gifts You Can DEFER - *Always consult a tax professional*

<i>Type of Gift</i>	<i>Your Goal</i>	<i>Benefits</i>
Bequest in a Will	Maintain control of your assets during your life Make a gift to charity when you pass away	Estate tax charitable deduction Life use and ownership of your property
Living Trust	Make a deferred gift Maintain access to your assets Avoid probate	Privacy, flexibility and control of the trust for your lifetime Possible estate tax savings

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Gifts as LIFE INCOME ARRANGEMENTS - *Always consult a tax professional*

<i>Type of Gift</i>	<i>Your Goal</i>	<i>Benefits</i>
Charitable Remainder Annuity Trust (CRAT)	Irrevocable trust designated to receive fixed income for life Avoid capital gains tax on the sale of your appreciated property Potential tax savings from a charitable donation	Fixed income for life or term of years Avoid capital gains tax on the sale of your appreciated assets Possible charitable income tax deduction for remainder portion of your gift
Charitable Remainder Unitrust (CRUT)	Irrevocable trust designated to receive income for life Avoid capital gains tax on the sale of your appreciated property Potential tax savings from a charitable donation	Income (a percentage of the value of the trust) each year or a term of years Possible income growth over time Avoidance of capital gains tax
Charitable Lead Trust	An irrevocable trust designated to provide financial support to a charity for a period of time Remaining assets eventually go to family members Considered to be the inverse of a charitable remainder trust	Gift or estate tax deduction Trust assets plus appreciation pass to family at a reduced cost
Retirement Plan Programs	Be able to transfer this asset (full or remaining balance) to a person or charity after you pass away	Use of this asset until you pass