

GIVING OUR BEST WITH BLENDED GIFTS

Blended gifts enable you to help the ministries of The Orchard in more ways than you might believe possible.

Support Kingdom Work Today,
Create a Legacy For Tomorrow.

Empowering Tools You Can Add to Your Other Gifts This Year

Are you already making annual gifts to help the ministries of The Orchard in our work? Each of the following planned gifts can be added to your annual gifts of cash or property this year to increase the impact of your giving, provide greater tax savings, preserve wealth for you and your family, and further our mission of spreading the gospel. The chart at right offers some ideas to consider.

Added Gift Options	Gift Benefits
Bequest	■ ■ ■
Charitable IRA Rollover	■ ■ ■
Charitable Remainder Unitrust	■ ■
Life Insurance	■ ■ ■ ■

- Income and tax savings
- Additional tax-free funds
- Gifts to family and charity
- Tax-free inheritance
- Estate tax savings



VALERIE HOGAN
EXECUTIVE DIRECTOR
ORCHARD MINISTRY
DEVELOPMENT

Have you considered combining a planned gift with a current gift to increase your impact and achieve your goals? To learn more about creative ways that benefit you and the mission of The Orchard, please contact us.



GIVING OUR BEST

GIVING OUR BEST FROM OUR ASSETS

You Might be Surprised at What You Own

What types of noncash assets do you own? A gift of any of these assets can provide you with benefits (such as income and tax savings) and also help further the Kingdom work of the ministries of The Orchard.

- CDs and money market accounts
- Securities such as stocks, bonds, and mutual funds
- Real estate such as commercial, rental, farm, ranch, and vacation homes
- Life insurance policies
- Tangible personal property such as art, coins, and collectibles
- Retirement accounts

In the classic devotional *My Utmost for His Highest*, Oswald Chambers says, "Worship is giving God the best He has given you. Be careful what you do with the best you have." In generosity and stewardship, one of the ways we can move toward doing our best is by learning about all of the tools we have at our disposal. We've got some great ideas for giving our best. OMD is here to help.

When most people think about making a charitable gift or a tithe, they think of giving cash from a checking or savings account. While the ministries of The Orchard appreciate gifts of any kind to help support Kingdom work, there are many ways that you can give and benefit through making a gift of other assets.

Making a gift of noncash assets can help you in the following ways:

- If you give appreciated assets, you can avoid paying capital gains tax.
- You will receive a charitable deduction for your gift, which can lower your tax bill.
- You can make a gift today while preserving your cash for immediate or future needs.
- You may be able to make greater gifts than you ever thought possible.



HOME



STOCKS



JEWELRY



ART

GIVING OUR BEST WITH CAPITAL ASSETS

HOW TO MAKE A GIFT OF A CAPITAL ASSET

- 1 Transfer your asset by deed, stock power, other written document, or in person. Contact us for help in making your gift.
- 2 If your capital asset is something other than publicly traded stock, hire a qualified appraiser to provide an estimated value.
- 3 You can take an income tax deduction for the full amount of your gift, up to 30% of your adjusted gross income this year.
- 4 If your deduction exceeds 30% of your adjusted gross income, you have up to five additional years to carry forward the deduction.
- 5 Always check with your legal and tax professionals when making any gift to charity.



Almost anything you own can be used to make a gift to the ministries of The Orchard. When your giving is not limited to cash, you may discover the resources and ability to be generous in a way you did not know you could.

By giving a capital asset to a qualified church or charity:

- You pay no capital gains tax.
- You avoid the healthcare tax.
- You save the expenses of maintaining, insuring, or repairing the asset.
- You receive an income tax deduction (up to 30% of adjusted gross income).
- You receive the satisfaction and joy of knowing your asset is going to help a worthy cause.
- The asset is no longer part of your estate, possibly lowering estate taxes.

A CAPITAL IDEA — GIFTS OTHER THAN CASH

While cash is a meaningful and efficient way to support the causes important to you, it is not the only way. You can make a significant difference without ever opening your wallet. One of the best ways to give is through the gift of a capital asset.

The IRS defines a capital asset as almost anything you own.

Examples include:






- Stocks
- Real estate
- Jewelry
- Precious metals
- Furniture
- Collections (stamps or coins)

GIVING OUR BEST THROUGH LEGACY



DILIGENT SAVINGS, YOUR GENEROUS LEGACY.

Giving Our Best with an IRA Charitable Rollover Gift to Support Kingdom Work and the Advance of the Gospel

 <p>Avoid taxes on transfers of up to \$100,000 from your IRA to support our cause.</p>	 <p>Satisfy some or all of your Required Minimum Distribution (RMD) for the year.</p>	 <p>Reduce your taxable income, even if you do not itemize deductions.</p>	 <p>Make a gift that is not subject to the deduction limits on charitable gifts.</p>	 <p>Use your rollover to make payments on an existing pledge to us.</p>
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There is a way to take your Required Minimum Distribution (RMD), skip the tax, and make a meaningful gift to the ministries of The Orchard this year—the IRA Charitable Rollover.

It's Easy To Do!

Instruct your retirement account custodian to send any amount (up to \$100,000) this year. Because the ministries of The Orchard are tax exempt, you pay no tax on the transfer. All or a part of your RMD will be met and the money goes straight to work toward furthering the advance of the Gospel.

Create Your Legacy of Generosity with An IRA Charitable Rollover Gift

If you are 70½ or older, you can use your individual retirement account (IRA) to support the advance of the Gospel. Making an IRA charitable rollover gift to the ministries of The Orchard will lower the income and taxes from your IRA Required Minimum Distribution (RMD) this year.

Please call or visit our website to learn how you can create a legacy of generosity by making an IRA charitable rollover gift this year.

IRA ROLLOVER

70½

OR OLDER

DIRECT UP TO

\$100,000

