

PLANNED GIVING BRIEF



THE CHARITABLE GIFT ANNUITY

To create a charitable gift annuity, you transfer an asset like stock to charity. In return, the charity agrees to make payments for life to you, you and a loved one, or another person. Each payment is fixed and the amount of each payment will depend on the age of the person who receives the payments. Not only is there an immediate charitable income tax deduction but it is possible to bypass a portion of the capital gains tax. Many donors appreciate the fixed payments of a gift annuity. A portion of the payment may be tax free.

OUR TOOLS ARE FREE AND WE ARE JUST A CALL, CLICK, OR EMAIL AWAY.

To learn more about creative ways to benefit you and the mission of The Orchard and Open the Bible, please contact us.



VALERIE HOGAN
EXECUTIVE DIRECTOR
ORCHARD MINISTRY
DEVELOPMENT

SPOTLIGHT
ON GIFT TYPE

Donor-Advised Funds

Benefits:

- One receipt: even giving to church and many charities
- Deduction immediately, but time to process grants going out
- Optional anonymity
- A lump sum from the sale of a business, from a retirement bonus, or from an inheritance can fund grants for years



When we talk with folks about their reasons and paths to becoming generous givers, many times they refer to parents or adults who made an impression upon them when they were young. Can you recall a time when you realized your parents, grandparents, a teacher, coach, or another influential person in your life was generous? What kind of impact did that have on you? Or will you be the first generation to model generosity?

Whenever we have opportunity to lead, to influence, it is important—and even more credible—to lead by example. No one wants to be like the Pharisees and brag about generosity, but we also do not want to “hide our light under a bushel!” In the former, we would bring attention to ourselves, but in the latter, we are simply reflecting a small portion of Christ’s generosity to us. This Thanksgiving, Advent, Christmas, and New Year holiday season, it is worth planning and reflecting on how we can lead by example in generosity: of time, of spirit, and of resources.

We can model making margin in our calendar and budget to listen and be responsive to those God will bring to mind, and into our lives. We can think of meaningful gifts and experiences for our families and friends, all the while leading by example, and pointing to Christ. Modeling gratitude, contentment, and generosity: this is a worthy legacy to pursue.



Donor Advised Funds

Take Control of Your Charitable Dollars

What Is a Donor Advised Fund?

A Donor Advised Fund (DAF) is an account you establish with an administrator such as a nonprofit, bank, investment firm or other financial services provider. Some institutions have minimum amounts and differing distribution requirements. However, all feature one benefit: You give to the fund when you want, then advise the administrator. Just remember this is an “advised” fund, so the administrator is not bound to follow your advice. However, administrators almost always follow the account holder’s advice unless there is a problem with the intended recipient.

A DAF is an account authorized by Congress and recognized by the Internal Revenue Service. Each time you contribute to your fund, you receive an income tax deduction.

Is a Donor Advised Fund Right for You?

If you like controlling the timing of your charitable giving and your income tax deduction, then a Donor Advised Fund makes sense. It’s generally easy to establish and is a hassle-free way of giving to your favorite causes.

May We Help You?

To learn more, please contact us. We welcome the opportunity to answer your questions and work with you and your advisors.



If any of these benefits appeal to you, then a Donor Advised Fund may be right for you. It allows you more control of your charitable dollars, especially for maximizing your charitable income tax deductions. Your account administrator holds the fund, and you can make gifts to charities from it when you want.

Benefits of a Donor Advised Fund

- Control the timing of your deduction and donation
- Effortlessly give anonymously to charity
- Pass ownership to children or friends to create a legacy

Other Considerations:

- Receive an income tax deduction when you want
- Your account gives, not you, so your identity is revealed only if you want
- Your account can accept stock for capital gains benefits
- You can advise the administrator to direct the distributions



Be More Generous

Save Taxes & Grow Your Impact

We all want to make a difference, but sometimes we may feel we lack the ability or resources to have the impact we want. However, you may be surprised how easy it is. We have tools and ideas to help you save taxes and even create new income streams while helping kingdom purposes. No matter what you choose to do, or how you do it, we can help you.

The Basics

- **Appreciated Stock** – Easily make charitable gifts by transferring appreciated stock that you have held over one year to our organization. We receive the present value of the stock, while you pay no capital gains tax and receive an income tax deduction. Most investors do not know they can do this.
- **Your Estate** – Write or update your estate plan. Aside from the many benefits that come from planning, you can also create a gift for your church and favorite nonprofit(s). Your plan takes care of your family and favorite causes while not sending too much money to Washington.

Income for Life

- **Charitable Gift Annuity** – In addition to income and possible capital gains benefits, you, or you and one other person, receive fixed payments for life.
- **Charitable Remainder Unitrust** – You choose who and what the trust pays, and how long it will last. It can also benefit more than two people.

Special Opportunities

- **Real Estate** – You can donate property outright for tax savings or create a life estate which gives you a tax deduction today while you retain the right to live in it for life.
- **Life Insurance** – Purchase or transfer a life insurance policy and give it to our organization or name us as a beneficiary. A few dollars can result in major benefits to establish more impact.



IRA CHARITABLE ROLLOVER

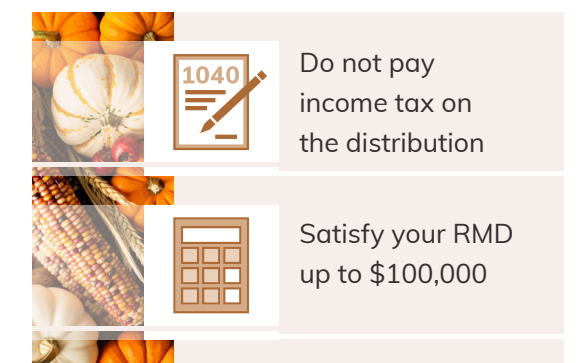
A Sweet Choice

If your IRA is life’s dessert, the thought of being forced to pay taxes on a distribution you would rather not take may leave a sour taste in your mouth.

It does not have to.

There is a sweeter choice. Rather than take the required minimum distribution, call your IRA administrator and ask them to gift all or part of the RMD to our organization.

Make sure the distribution comes directly to our mission and not to you. When you do, you:



You contributed to and saved your IRA all your life. Do not let taxes sour it. Use your IRA’s RMD to support the cause you love and delight in helping others.