

GIVING TO CHARITIES LATER, UPON DEATH

Your will, beneficiary proceeds or trust provide a simple and flexible way to act on your values and charitable interests.

Your assets, whether they're IRAs or other qualified retirement assets, life insurance, annuities, investments or real estate, provide an opportunity to support charities and causes that mean the most to you. InFaith Community Foundation is here to help.

Sharing all or a portion of these assets, you benefit in these ways:

1. You make a significant gift, oftentimes larger than what you could have made while living;
2. You maintain control of your assets while living and have the flexibility to make changes as needed; and
3. Through a donor advised fund, your gift supports multiple charities through one simple designation.

WAYS TO GIVE

Bequests Through Your Will. You can give assets such as stocks, bonds or real estate through your will or revocable trust. Upon your death, these assets are removed from your estate, thereby reducing related estate taxes. You can designate: 1) a percentage of your estate; 2) a specific dollar amount or asset; 3) a remainder amount after other beneficiaries have been paid; or 4) InFaith as a contingent beneficiary.

Beneficiary Proceeds. It's easy to designate InFaith as beneficiary of your IRA or other qualified retirement plan, annuity or life insurance. Simply complete the beneficiary form for the assets you wish to give. Your heirs avoid paying income taxes on assets given to InFaith and the value of your estate is reduced for estate tax purposes. You can designate all or a percentage of the assets, or name InFaith as contingent beneficiary. Another advantage is that you don't need to pay attorney fees to put these plans in place.

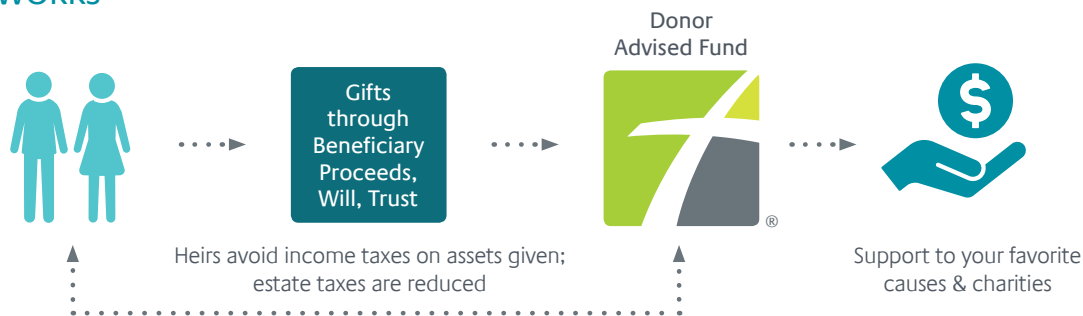
BENEFITS OF GIVING

When you give through InFaith, your donor advised fund supports charities and causes of your choosing:

- Name multiple charities or causes to benefit.
- Make charity changes simply by contacting InFaith.
- Remain anonymous to benefiting charities if you wish.
- Include family, friends and future generations as successor advisors to carry on your giving legacy.

We'll make the most of your charitable gifts to achieve your charitable goals.

HOW IT WORKS



FOR MORE INFORMATION

For more information, call InFaith Community Foundation at 800.365.4172 or visit inFaithFound.org.

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DONOR STORY

The Donors: A couple, 66 and 72, wanted to share what's left of their assets (upon death) with their adult children, church and other favorite charities. They're aware IRA assets inherited by family are subject to income tax and possibly estate tax.

Their Gift: They named InFaith as beneficiary of their IRAs and established a donor advised fund to support their church and two additional charities. Their adult children are named in their wills to receive the remaining assets from the estate.

Donors must itemize their deductions to receive a charitable income tax deduction.

Charitable giving can result in significant tax, legal and financial consequences. InFaith Community Foundation does not provide accounting or tax advice. Consult with your attorney or tax professional.

To ensure compliance with IRS requirements, be aware that any U.S. federal tax advice that may be contained in this brochure is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing and recommending another party to any transaction or matter addressed herein.



InFaith Community Foundation is a national charity with a mission to serve donors, spread joy and change lives. Through InFaith, giving is customized to each donor's charitable interests and financial circumstances. InFaith is a proven steward of these gifts, earning consistently high ratings from Charity Navigator and GuideStar for sound fiscal management, transparency and commitment to excellence. Together with donors, InFaith grants millions of dollars annually to charities serving local, national and global communities. To learn more, visit inFaithFound.org.



Spreading Joy. Changing Lives.®

WE OFFER

- Donor advised funds, giving circles, collaborative funds and organizational endowments.
- Full range of giving options, from simple to complex.
- Flexibility to give to any charity.
- Maximum tax benefits based on when and how charitable gifts are made.
- Donor-centered services including online access and family and women's giving resources.
- Mission-based investments for charitable assets.