

ENDOWMENT GIVING OPTIONS & BENEFITS

Many organizations recognize the need to create a perpetual source of income to support their missions in the future. InFaith Community Foundation offers churches and faith-based nonprofits a simple, flexible option to build an endowment for whatever charitable purposes they choose.

GROWING FUTURE SUPPORT

InFaith offers a full range of giving options, plus personal gift planner expertise, to help you support the endowment in ways that match your interests and financial circumstances. Your gift also provides maximum deductibility for income, gift and estate tax purposes. You can give anonymously by contacting InFaith directly.

GIVING OPTIONS & BENEFITS

YOUR PREFERENCE	GIFT OPTIONS	BENEFITS
<p>Give Now Make an immediate, outright charitable gift.</p>	<ul style="list-style-type: none"> • Cash • Publicly-traded securities (stocks and mutual funds) • Real estate • Closely-held stock • Qualified charitable distributions 	<ul style="list-style-type: none"> • Receive a charitable deduction in the year the gift is made. • Bypass capital gains tax on the appreciation of securities, real estate and/or closely-held stock owned for more than one year.
<p>Give Later Make a deferred charitable gift while maintaining flexibility and control of the gift asset while living.</p>	<ul style="list-style-type: none"> • Bequest through a will or living trust • Beneficiary proceeds, including retirement assets such as IRAs, 401(k) and 403(b) plans, annuities and life insurance 	<ul style="list-style-type: none"> • Retain control over the assets while living. • You can designate all or a portion of the proceeds. • Your heir(s) avoids paying income and estate taxes.
<p>Make a significant charitable gift upon your death.</p>	<ul style="list-style-type: none"> • Life insurance 	<ul style="list-style-type: none"> • Receive an immediate charitable deduction for premium payments when InFaith is owner and beneficiary. You may use either cash or securities for your premium payments. • Name InFaith as owner and beneficiary of an existing insurance contract and receive an immediate charitable deduction for the value of the contract. • Name InFaith as partial, sole or contingent beneficiary of a contract, and maintain flexibility and control of the policy while living.
<p>Make a deferred charitable gift of real estate while continuing to use it.</p>	<ul style="list-style-type: none"> • Real estate retaining life estate 	<ul style="list-style-type: none"> • Make a gift of your home, recreational property or farm while continuing lifetime use of the property. • Receive an immediate charitable deduction for a portion of the appraised value. • The property is excluded from probate.

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GIVING OPTIONS & BENEFITS

YOUR PREFERENCE

GIFT OPTIONS

BENEFITS

Give & Receive

Convert assets to ongoing fixed income payments and make a future charitable gift.

- Charitable gift annuity
- Charitable remainder annuity trust

- Receive a generous rate for ongoing income.
- Receive an immediate charitable deduction.
- With a charitable gift annuity, you and/or a loved one receive fixed income for life—a portion of which is typically tax exempt. You can also defer income.
- With an annuity trust, receive a set income for life or a term of years.

Convert assets to ongoing income payments that vary based on investment value and make a future charitable gift.

- Charitable remainder unitrust

- Receive an immediate charitable deduction.
- Avoid capital gains tax upon transfer for gifts of securities and real estate.
- May offer a hedge against inflation by annually calculating payments using a set payment rate and the value of your trust's assets.
- Receive income for life or a term of years.

FOR MORE INFORMATION

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

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

Charitable giving can result in significant tax, legal and financial consequences. Because InFaith Community Foundation cannot give tax or legal advice, you are strongly encouraged to consult with your personal tax and legal advisors. According to the Uniform Prudent Management of Institutional Funds Act (UPMIFA), be advised that distributions from the endowment fund may include principal as well as earnings from time to time.

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.



Spreading Joy. Changing Lives.®

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.

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.

