



## GIVING OPTIONS & BENEFITS

Together with InFaith Community Foundation, you can create a thoughtful, effective giving plan that matches your giving interests and financial circumstances.

YOUR PREFERENCE	GIFT OPTIONS	BENEFITS
<b>Give Now</b> Make an immediate, outright charitable gift.	<ul style="list-style-type: none"><li>• Cash.</li><li>• Publicly-traded securities (stocks and mutual funds).</li><li>• Real estate, closely-held stock (S-corp, C-corp), crops/farm equipment, LLCs and partnerships.</li><li>• Qualified charitable distributions (QCDs) from IRAs.</li></ul>	<ul style="list-style-type: none"><li>• Receive an immediate charitable deduction.</li><li>• Opportunity to bundle charitable gifts to meet and exceed tax thresholds required for itemization.</li><li>• If 70½ or older, use qualified charitable distributions (QCDs) from IRA to meet required minimum distributions. <i>QCDs must be distributed to a non-advised charitable fund.</i></li><li>• Bypass capital gains taxes on the appreciated value for gifts of securities or real estate. The minimum for gifts of real estate or closely-held stock is \$200,000.</li></ul>
<b>Give Later</b> Make a deferred charitable gift and maintain control of the asset while living.	<ul style="list-style-type: none"><li>• Bequest through a will or living trust.</li><li>• Beneficiary proceeds, including retirement assets such as IRAs, 401(k) and 403(b) plans, annuities and life insurance.</li></ul>	<ul style="list-style-type: none"><li>• Maintain flexibility and control over the assets while living.</li><li>• Designate all or a portion of the proceeds.</li><li>• Heirs avoid paying income and estate taxes on assets given.</li></ul>
Make a significant charitable gift upon your death.	<ul style="list-style-type: none"><li>• Life insurance contract.</li></ul>	<ul style="list-style-type: none"><li>• Receive an immediate charitable deduction for premium payments.</li><li>• Use cash or publicly-traded securities for premium payments.</li><li>• Give a new life insurance contract or transfer ownership of an existing contract to InFaith and receive a charitable tax deduction for the value of the contract.</li></ul>
Make a deferred charitable gift of real estate while continuing to use it for life.	<ul style="list-style-type: none"><li>• Real estate retaining life estate</li></ul>	<ul style="list-style-type: none"><li>• By deeding the property to InFaith, you receive an immediate charitable deduction for a portion of the appraised market value.</li><li>• Use or rent the property until your death.</li></ul>
<b>Give &amp; Receive</b> Convert assets to ongoing fixed income payments to make a future charitable gift.	<ul style="list-style-type: none"><li>• Charitable gift annuity.</li><li>• Charitable remainder annuity trust.</li></ul>	<ul style="list-style-type: none"><li>• Receive an immediate charitable deduction.</li><li>• For gifts of securities, you bypass capital gains taxes on the appreciated value.</li><li>• A charitable gift annuity offers fixed, generous rates of income, likely higher than fixed-income options such as CDs, treasury bills or money market funds.* Typically, a portion of this income is tax free.</li></ul>
Convert assets to ongoing income payments that vary based on investment value to make a future charitable gift.	<ul style="list-style-type: none"><li>• Charitable remainder unitrust.</li></ul>	<ul style="list-style-type: none"><li>• Receive an immediate charitable deduction.</li><li>• For gifts of securities or real estate, you avoid capital gains taxes on the appreciated value upon transfer.</li></ul>

For more information, including gift minimums, please call InFaith Community Foundation at 800.365.4172 or visit [inFaithFound.org](http://inFaithFound.org). *continued on back*

*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. 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.*



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](http://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.