



INFAITH INSIGHTS

March 2018

Retirement strategies can be as unique as your clients. They may be 50-something and just starting to consider their options. Or perhaps they're approaching 70 with required minimum IRA distributions on the horizon. No matter their age, clients may be motivated to discover ways to minimize taxes or maximize gifts to charities.

This month we highlight retirement income solutions for charitably-minded clients that may complement other recommendations you are making.

Charitable Gift Annuities

Deferred charitable gift annuities provide an efficient solution for clients who could benefit from an immediate income tax deduction while deferring income payments until retirement. They correspond well with what industry expert [Tom Hegna](#) says about retirees wanting more fixed-income options in their retirement portfolios. Upon death of the annuitant, the remainder of the gift annuity is directed to the client's donor advised fund to provide ongoing support to the client's choice of church and/or charities.

InFaith Community Foundation is here to help FRs with clients whose situation calls for more creative distribution of retirement income. For instance, rather than establishing one \$100,000 charitable gift annuity, they might consider five, \$20,000 contracts, giving them the flexibility to stagger the deferred income throughout retirement based on changing income needs. And as the donor ages, income payout rates increase.

Last September, Financial Consultant Ron Mohr and Financial Associate Joe Lang shared about their partnership with InFaith to establish charitable gift annuities for their clients. [Read more.](#)

[Visit our website](#) for more information on charitable gift annuities through InFaith.

Charitable Remainder Trusts

Another way for clients to accomplish charitable goals while creating an income stream is a charitable remainder unitrust (CRUT). With a CRUT, gift assets convert to variable income for life, a term of up to 20 years or both. InFaith specializes in serving donors with illiquid financial assets such as:

- Farm land, machinery or crops
- Closely held stock from family owned business
- Rental properties or other real estate

Learn more about CRUTs and find information for both yourself and clients [on our website](#).

Next Steps

Curious to learn more about advanced planning topics? InFaith gift planners are available for over-the-phone consultations and regional meetings, either in person or via webinar. InFaith gift planners can prepare a gift illustration specific to your client that details projected retirement income and tax deductions. Call InFaith at 800-365-4172 to get started.

Consider exploring [your personal giving as an FR](#). You'll be able to provide a personal endorsement to your clients while supporting charities and causes that mean the most to you.

RESOURCES

[Contact a Gift Planner](#)

[Annual Investment Call Recording](#)

[WomenInvest Portfolio](#)

[inFaithFound.org](#)

[FR Resources Webpage](#)

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[InFaith on WeThrive](#)

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InFaith News on the [Tax & Jobs Act of 2017](#)

[Thrivent & InFaith FR Handbook](#)

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

inFaithFound.org | p 800-365-4172 | 625 Fourth Avenue South, Suite 1500, Minneapolis, Minnesota 55415

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