

## Creating Your Legacy: Matching Your Goals with Your Gift

<b>Your Gift</b>	<b>Your Goal</b>	<b>Making a Gift</b>	<b>The Benefits</b>	<b>Minimums</b>
Outright gift by cash, check, credit card	Make a quick, easy, and immediate gift	Write a check, make a cash donation, or go online to donate with credit card	<ul style="list-style-type: none"> <li>- Immediate income tax deduction</li> <li>- Property no longer in estate</li> </ul>	None
Gift of Securities	Avoid capital gains tax	Contact your broker; contribute appreciated stock or securities held for more than 1 year	<ul style="list-style-type: none"> <li>- Immediate income tax deduction</li> <li>- Avoid capital gains tax</li> <li>- Property no longer in estate</li> </ul>	None
Creating a Permanent Fund at CCF	To provide a consistent stream of income to the church in perpetuity	Give cash or appreciated asset during life, or name CCF as the beneficiary of retirement assets, life-income gifts, or a portion of your estate	<ul style="list-style-type: none"> <li>- Ongoing stream of income to ministries chosen by donor</li> <li>- Flexibility to change charitable beneficiaries during life</li> <li>- Tax deduction on gifts</li> </ul>	Fund established with \$1,000; Distribution begins when fund reaches \$10,000
Gift of Retirement Assets	Avoid taxation on assets held in traditional IRAs and other employee benefit plans	Name the church as the whole or partial beneficiary of the remainder of assets after lifetime	<ul style="list-style-type: none"> <li>- Maximizes your estate value by leaving taxable assets to charity</li> </ul>	None
Bequest	Provide a legacy gift in your will	List the church for a fixed dollar amount or a percentage of your estate	<ul style="list-style-type: none"> <li>- Defer your gift and retain assets during life</li> <li>- Possible tax savings</li> </ul>	None
Gift of Real Estate	Make a gift of property no longer needed and generate an income tax deduction	Donate the property to the church	<ul style="list-style-type: none"> <li>- Immediate income tax deduction</li> <li>- Reduction or elimination of capital gains tax</li> </ul>	None
Charitable Gift Annuity	Exchange a portion of your assets for fixed annuity payments	Establish a charitable gift annuity with the Foundation that pays a set amount for life	<ul style="list-style-type: none"> <li>- Partial income tax deduction</li> <li>- Fixed payments for life to one or two person</li> </ul>	\$5,000
Charitable Remainder Trust	Make a gift and secure a stream of income	Create a trust that makes payments; at termination, the remainder is distributed to the church	<ul style="list-style-type: none"> <li>- Variable or fixed income for life or set number of years</li> <li>- Immediate Charitable income tax deduction</li> </ul>	\$250,000
Gift of Life Insurance	Transfer paid-up policy that is no longer needed	Transfer ownership of unneeded policy for immediate tax deduction or change beneficiary to church for charitable legacy	<ul style="list-style-type: none"> <li>- May receive current income tax deduction</li> <li>- Future flexibility when beneficiary is the church</li> </ul>	None