

WAYS TO GIVE

IF YOUR GOAL IS:	To provide generous support to UCC church/ministry and avoid or reduce capital gains taxes	To make use of an underutilized asset to provide substantial support to UCC church/ministry	To support UCC church/ministry without affecting your present cash flow or portfolio	To avoid double taxation on IRA's or other retirement plans	To receive guaranteed lifetime income, reduce capital gains taxes and supplement retirement income	To reduce high tax liability now, and secure additional retirement income for later	To diversify portfolio, gain income for life or a term of years, minimize capital gains taxes on transfer of stock or real estate
YOUR BEST OPTION IS:	Appreciated stock, bonds, or mutual funds that have been held longer than one year	Life insurance policy you no longer need	Bequest in will or living trust	Retirement planning that names UCC church/ministry as a full, partial, or secondary beneficiary, and leaving other assets to family	Charitable Gift Annuity	Deferred Payment Charitable Gift Annuity	Charitable Remainder Trust
HOW IT WORKS:	Make an outright contribution of appreciated securities or use them to fund a planned gift	Donate a paid-up policy you no longer need	Name UCC church/ministry in your will or living trust by designating a specific amount or a share of the residue	Name UCC church/ministry as a beneficiary of your IRA or other retirement plan asset	Simple gift contract that provides lifetime payments to one or two persons	Simple gift contract that provides lifetime payments to one or two persons commencing at a future date	Trust that pays a fixed or a variable amount for life or a term of years to the donor and/or others
YOUR BENEFITS WILL BE:	Buy low and give high – The Church will receive the appreciated asset and while you avoid capital gains taxes	Increase your ability to support UCC church/ministry without affecting your lifestyle	Retain control of your assets during your lifetime and your estate will receive an estate tax deduction	Eliminate income and estate taxes to be paid by non-charitable beneficiaries on retirement plan assets and freeing up other property to pass to your beneficiaries	Receive an income tax deduction and fixed payments for life (with payments that may be partially tax-free)	Obtain a larger deduction to be used now and higher payout rate compared to other life income gifts (with payments that may be partially tax-free)	Receive current income tax deduction, avoid immediate capital gains taxes, diversify highly appreciated assets to produce income