

PLANNED GIVING OPTIONS

Key Considerations

If you want to remember your favorite charities and **DO NOT NEED** additional income, choose from options 1, 2, 7, 8, 9 and 10.

If you want to remember your favorite ministries and **NEED** a fixed income, choose from options 3, 4 and 5.

If you want to remember your favorite ministries and want a variable income, choose option 6.

If you want to make an immediate gift to your favorite ministry, choose option 2 and 10.

If we can be of further assistance to you, please contact us at (855) 732-7667 and/or stewardship@reasons.org

Please note...

This is general information and is not intended to be tax or legal advice. Please consult your own advisors.

Type of Gift	Income and Tax Implications			
	Benefits to You	Income to You	Taxation of Income	Benefits to Ministry
Option 1 Gifts in a Will	Provides distributions from your estate, as directed by you. Generally escapes estate and inheritance taxes.	None	None	Receive gift at death.
Option 2 Gift of Appreciated Stock or Real Estate	Avoidance of capital gain tax. Tax deduction for fair market value of gift if asset has been held for more than one year. Removed from estate for tax purposes.	None	None	Immediate receipt of gift.
Option 3 Charitable Gift Annuity	Immediate tax deduction for portion of original gift amount. Portion of annual payment is tax exempt. Capital gain is spread out. Generally escapes estate and inheritance taxes.	Fixed amount based on age. Paid annually or quarterly.	Portion of income is taxable.	Receive balance at death.
Option 4 Deferred Payment Gift Annuity	Immediate tax deduction for portion of original gift amount. Portion of annual payment is tax exempt. Capital gain is spread out. Generally escapes estate and inheritance taxes. Deferral of income allows for higher percentage rate.	Fixed amount based on age when payments begin. Paid annually or quarterly.	Portion of income is taxable.	Receive balance at death.
Option 5 Charitable Remainder Annuity Trust	Immediate tax deduction for portion of original gift amount. Asset can be sold without immediate capital gains tax. Generally escapes estate and inheritance taxes.	Fixed amount based on initial value of trust. Paid annually or quarterly.	Payments are generally taxable.	Receive balance at death.
Option 6 Charitable Remainder Unitrust	Immediate tax deduction for portion of original gift amount. Asset can be sold without immediate capital gains tax. Generally escapes estate and inheritance taxes.	Fixed percentage calculated annually on trust value. Paid annually or quarterly.	Payments are generally taxable.	Receive balance at death.
Option 7 Charitable Lead Trust	Provide income to ministry for a period of years. Remainder returns to family. May reduce annual income tax and federal estate tax.	None. Payable to the ministry of your choice.	Depends on structure.	Income for period of years.
Option 8 Gift of Life Insurance Policy	Tax deductions for premiums paid, dividends assigned, cash surrender or replacement value. Generally escapes estate taxes.	None	None	Receive policy value at death or time of surrender.
Option 9 Beneficiary Designation on Life Insurance or Retirement Assets	Provides charitable distribution as desired. Escapes estate tax and income tax.	None	None	Receive balance at death or surrender.
Option 10 IRA Charitable Rollover for Individuals who are 70 ½ Years of Age	Provides charitable distribution as desired. Qualifies for RMD and eliminates income tax on distribution up to \$100,000.	None	None	Immediate receipt of gift.

This resource is provided to you through Reason to Believe's membership with Barnabas Foundation. Since 1976, Barnabas Foundation has helped thousands of generous Christians give in ways that honor God, provide for their families and support the ministries close to their hearts.