

## Gifts of Appreciated Property/ Securities

Assets that have increased in value, such as stocks, bonds, real estate, collectibles, etc., make excellent gifts. While gifts of cash are simple to make and fully deductible, gifts of securities are frequently the most advantageous donation from a tax perspective. Contributing long-term, appreciated securities allows you to avoid paying capital gains tax. In addition, you still receive an income tax deduction equal to the full fair market value of the security at the time it is contributed.

It is a simple process to make a gift of stocks and/or mutual funds to Calvary. Just provide the following transfer instruction information to your financial advisor or transfer agent.

Raymond James Financial Services  
DTC: 0725  
Calvary United Methodist Church  
Account Number 46029401

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## Planned Giving:

Planned Giving means finding a way to make an important gift to a cause you believe in while still getting the best tax benefits possible and achieving personal financial goals.

The principal means for planned giving are wills, trusts and life insurance policies. However, there are other options where you can give a substantial contribution to Calvary, obtain a tax deduction and receive lifetime income now or in the future.

- **Your Will:** This can be the most important document to you and your loved ones. Most everyone should have a will. A will can help your estate avoid unnecessary delays and legal complications. It tells how you want to transfer your assets. This can include gifts to Calvary. If you make provisions for a gift to Calvary in your will, you should notify the church.
  - **Living Trusts:** A living trust can have more flexibility than a will. Assets are placed in a trust for your use during your lifetime. Unlike a will, it is a private document. At death distributions, including charitable gifts, can be made immediately, avoiding probate delay. A living trust may also provide significant cost savings.
  - **Life Insurance:** An easy and direct form of planned giving is through a new life insurance policy. You can make Calvary the beneficiary and owner. The premiums are tax deductible. Policies can be paid up within a few years if that is best for you. You can also make a life insurance gift using a policy you now own by changing the beneficiary and owner to Calvary. This method also generates a tax deduction.
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**Gifts That Give Back:** There are ways in which you can make a gift to Calvary and then receive a lifetime income for you and your loved ones. Here are a few of them

- **Charitable Gift Annuity:** You can transfer money or property (such as appreciated stock) to Calvary . In turn, Calvary will pay you income for life. These payments can also be to your spouse or loved ones. You will receive a tax deduction and Calvary will receive a portion of the gift.
- **Deferred Gift Annuity:** A living trust can have more flexibility than a will. Assets are placed in a trust for your use during your lifetime. Unlike a will, it is a private document. At death distributions, including charitable gifts, can be made immediately, avoiding probate delay. A living trust may also provide significant cost savings.
- **Charitable Remainder Trusts:** This program is similar to a Charitable gift annuity. In this case, a trust is established to receive the gift and to make the income distribution. There are two kinds of charitable remainder trusts. With a *Charitable Remainder Annuity Trust* income to the donor(s) is based on a fixed percentage of the original gift. With a *Charitable Remainder Unitrust* the income is based on the annual assessed value of the gift. In both forms of Charitable Remainder Trusts, Calvary receives the balance in the account when the donor(s) die.

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### **Pooled Income Fund**

Money or property may be transferred (tax deductible) into a pooled income fund. You then receive income for life equal to your share of the pool. When the donor(s) die, Calvary receives the balance in the account.

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### **Remainder Interest in a Personal Residence or Farm**

You can give a tax-deductible interest in your home or farm and continue to live on the property during your lifetime.

This is just a summary of the many ways you can give to Calvary. As you research this area, you may find certain elements to be confusing.

That's where we can help. We have qualified professionals who will donate their time to assist you directly or assist you in obtaining a qualified advisor. All you need to do is contact the church office at (410) 268-1776 or one of the Finance Committee members. They will arrange for a confidential, no-obligation meeting with one of our financial professionals.