

Tax-Wise Charitable Planning Strategies



There are a number of charitable planning strategies that can help you lower your income and taxes this year.

Here are some ways you can shift tax dollars to charitable dollars and support your United Methodist church.

How Can We Help?

- Please contact me with more information about end-of-year giving strategies.
- Please contact me with more information about planned gifts and estate planning strategies.
- I have already included my church in my will.

The best way to contact me is by

- Email
- Mail
- Telephone

Name _____

Street _____

City _____

State/Zip _____

Phone _____

Email _____

All inquiries are treated with complete confidentiality.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.



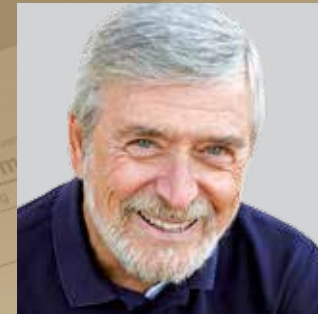
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Ending the Year Well



Get a head start on your year-end tax planning.



Consider these worthwhile strategies before the year's end.

✓ **IRA Charitable Rollover**

Congress made permanent the law that allows people age 70½ or older who own an IRA to make cash gifts directly from their IRA to charity. For many people, this is the best tax-wise way to give. An IRA rollover gift will not be included in your taxable income and will qualify for your required minimum distribution.

✓ **Outright Gift of an Asset**

If you wish to make a gift to support your church this year but are concerned about preserving your cash resources, consider a gift of an appreciated asset. A gift of securities, business interests or real estate can provide you with significant income and capital gains tax savings, often exceeding the benefits of a cash gift.

✓ **Donor Advised Fund (DAF)**

If you are looking for an end-of-year deduction but want more time to make thoughtful giving decisions, consider a donor advised fund (DAF). Your Foundation can use your tax deductible gift to establish a DAF in your name. You can make grants from your DAF now and in the future to support your church and favorite ministries.

✓ **Zero-Tax Gift and Sale**

If you are planning to sell an asset like securities, real estate or a business, before you sell, consider a “zero-tax” charitable gift and sale. By making a gift of part of the asset before the sale, you can use a tax-saving charitable deduction to significantly lower or eliminate the capital gains tax on the sale.



Selling securities, real estate or a business this year?

Consider planning strategies to avoid capital gains tax



Age 70½ or older?

Check on your IRA required minimum distribution



Own an IRA and/or 401(k)?

Maximize your deductible contributions



Expect to be in a higher tax bracket?

Talk to your tax advisor for solutions to manage taxes



Expect to be in a lower tax bracket or can control income?

Shift income to this year



Have investment losers?

Sell to offset winners and lower your capital gains tax



Extra medical expenses?

Establish a health savings account (HSA)



Have state taxes, property taxes, medical bills?

Accelerate deductible expenses

May We Help?

If you would like further information on these end-of-year planning strategies, please contact us. We can help you create a plan that meets your needs and goals.

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