

CREATIVE WAYS TO **MAXIMIZE** GIVING



Have you ever considered giving appreciated, non-cash assets – such as real estate, business interests, or stocks – to support the ministries you love most? It's a powerful and creative way you can experience expanded giving capacity and tax savings.

Expanded Giving Capacity

Accelerate your generosity by giving from wealth tied up in your business or other non-cash assets, rather than cash flow.

Tax Savings

Enjoy a potentially significant reduction in capital gains taxes, and receive a greater potential income tax deduction.

Other Creative Options

Automate Your Giving

Instead of just one-time transactions, you can set up regular, automatic withdrawals from your bank account or credit card to go straight to the church. You can also create recurring schedules so that you don't miss the opportunity to worship through giving.

Grant Anonymously

When supporting your church, you can mark your grants and or large gifts as anonymous, so money goes out without your name attached. It's a great way to give humbly and with complete privacy.

How Does Creative Giving Help You, Your Beneficiaries, and the Church?



Learn more, scan this QR code or visit: mortarstonecharitable.org/steward-resources



Gifts that Help Today

Major Cash Contributions

Your major cash contribution can be a powerful tool to impact ministries today. This tax-deductible donation has an immediate effect on the ministries you feel called to support.

Stock & Appreciated Securities

Even in a down market, many people still have one or more appreciated stocks or mutual funds in a taxable investment portfolio. In most cases, you have a significant opportunity to give more, potentially pay less tax, and improve your personal cash flow.

Retirement Plan Assets & IRAs

You can give any amount up to \$100,000 annually from your IRA directly to the church without having to pay income taxes on the distribution.

Real Estate

Whether you own commercial real estate or a vacation home, you may be able to turn your valuable property into funding for the Kingdom. Considering selling? You can potentially reduce taxes by giving appreciated commercial, residential, or undeveloped property.

Charitable Lead Trust

A Charitable Lead Trust is an irrevocable trust designed to provide financial support to the church for a period of time, with the remaining assets eventually going to family members or other beneficiaries.

Sale of Business

Whether you're selling your company in the future or just feeling overwhelmed by taxes and limited cash flow, you can join countless other people using their businesses to make a bigger difference for the church by donating your business profits.





Gifts that Help Later

Life Insurance

A life insurance policy also can allow you to leave a legacy—not just for the people you love but for the church and ministries that are important to you. Your gift goes directly to the church even if you live a long life. Permanent life insurance policies stay in force throughout your life as long as you continue to pay the premiums.

Retained Life Interests

A Retained Life Interest is a gift to your church of a personal residence or farm. You retain the ownership and right to live in it for the rest of your life and upon your death the church is deeded the property. This allows the church to sell the property and use the proceeds for ministry growth.

Bequests

Bequests are gifts that are made as part of a will or trust. A bequest can be to a person, church, trust or foundation. Anyone can make a bequest—in any amount—to an individual or church. Leave a legacy that builds the Kingdom by allowing the church to be a beneficiary in your bequest.



Gifts that Produce Income

Charitable Gift Annuity

A Charitable Gift Annuity is a contract that provides you with a fixed income stream for life in exchange for a sizable donation to a church. In addition to receiving an income, you may also see a 20-55% tax deduction.

Charitable Remainder Trust

A Charitable Remainder Trust (CRT) is an irrevocable trust that generates a potential income stream for you, or other beneficiaries, with the remainder of the donated assets going to the church.

Pooled Income Fund

A Pooled Income Fund is a type of charitable trust established and maintained by the church. The fund receives irrevocable contributions from one or more individuals, a family, or a charity. A lifetime income stream is provided for you through the fund.



Ready to get started?
Head to ncvisalia.com/give

Questions about maximizing your giving? Contact Kelly Thomas at kelly@ncvisalia.com.