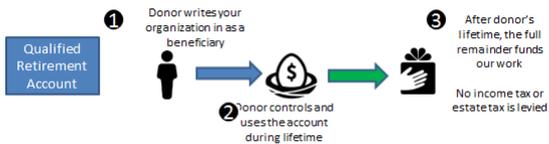




	Qualified Retirement Assets	Endowment Fund	Bequest	Beneficiary Designation	Life Insurance	Real Estate	Charitable Gift Annuity	Charitable Lead Trust	Charitable Remainder Trust
Description	A generous gift whose value to POY may be significantly greater than to family due to tax treatment.	A gift that is invested in order to distribute income to mission now and for generations to come.	A gift through your will or revocable trust enables you to provide significant support when you no longer require the asset.	One of the simplest gifts through a simple transfer of a financial account after your lifetime.	A generous gift to POY of a policy that may no longer be needed.	Real estate, personal property or other business interests can be game-changing gifts for POY .	An irrevocable gift to the United Methodist Foundation that provides you a fixed or variable income for life or a set term. At termination, the residual goes to POY .	A generous gift of income payments for a set period of years (often 20 years) after which the assets are transferred back to the grantor or heirs.	An irrevocable gift to a trust that provides you a fixed or variable income for life or a set term. At termination, the residual goes to POY .
Next Steps	Name POY your beneficiary on a simple form from your plan administrator.	Set up an endowment fund and name a charitable beneficiary.	Name the POY in your will or living trust. You can choose a percentage of specific value.	Change the beneficiary named at your bank or financial institution.	Change ownership or name POY as beneficiary of a paid up policy.	Consult early on with your advisors and our professionals to forecast what steps may be required.	Establish a charitable remainder trust and name a trustee. Then transfer assets.	To establish a lead trust, be certain to work with a reliable, experienced estate attorney.	Establish a charitable remainder trust and name a trustee. Then transfer assets.
Minimum \$ To Establish	No Minimum	\$25,000	No Minimum	No Minimum	No Minimum	Case Specific	\$100,000	\$250,000	\$100,000
Benefits	(1) Your Generous Support. (2) No estate or income taxes for the POY . (3) Heirs receive less tax-burdened assets.	(1) Your Generous Support for future generations. (2) Potential income tax deduction for current gift. (3) Fully deductible for estate taxes if testamentary gift.	(1) Your Generous Support. (2) Retain the asset for your use during your lifetime. (3) Fully deductible for federal estate taxes.	(1) Your Generous Support. (2) Quick and Simple. (3) No visit to your attorney.	(1) Your Generous Support. (2) Potential income tax deduction.	(1) Your Generous Support. (2) Relief from burden of carrying assets. (3) Potential tax deductions.	(1) Your Generous Support. (2) Fixed or variable income. (3) Income tax deduction. (4) Reduce estate (tax) size. (5) Can change beneficiary.	(1) Stream of income to POY for the period of the trust. (2) Removes trust assets from estate (3) After the trust, assets go to heirs with little or no tax. (4) No immediate deduction.	(1) Your Generous Support. (2) Fixed or variable income. (3) Income tax deduction. (4) Reduce estate (tax) size. (5) Can change beneficiary.

# Gifts of RETIREMENT ASSETS



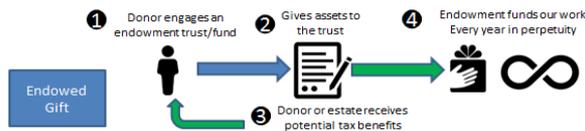
**Protecting the value that you pass along.** A gift of qualified retirement assets – like IRA, 401(k) and 403(b) accounts – may be worth significantly more if you donate them than if you passed them to a beneficiary (other than a spouse). And it can have a real impact on our mission.

### Some of the Benefits:

- As a non-profit organization, there is no federal income or estate tax on the donated balance of your retirement assets. So the full value is available for charitable purposes. In contrast, retirement accounts received by your heirs are subject to income tax on the entire balance of the account.
- For estates subject to estate tax, a properly structured gift of retirement assets can pass to POY outside of the estate – and estate tax.
- Pass to your heirs a wide range of other assets not subject to heavy taxation.
- Simple set-up: giving your retirement plan requires a simple form. During your lifetime, you continue to use and receive distributions from your retirement accounts.
- Flexibility: If your circumstances change, you may easily change the beneficiary designations.

\* We suggest that you consult you qualified professional advisors on how this gift might fit into your overall plans and your eligibility for tax benefits.

# Considering Your ENDOWMENT



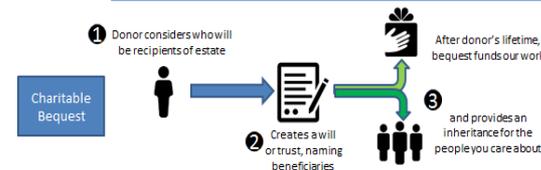
*Through an endowed gift you can be confident that our work will continue on into the future. When you start an endowment, your fund is invested in perpetuity, distributing an annual income which will be managed well and will be an honored gift for all future generations.*

As hard as you have worked to earn and preserve your assets, those assets can continue on even after your life well lived.

### ENDOW AN ANNUAL GIFT

Regular givers are a vital part of any non-profit's work. Many of us would gladly consider how to continue that work in perpetuity. Establishing an endowment is a sensible way to ensure this happens. Most endowments generate 4% to distribute annually, so as a general rule of thumb an endowment may be 25 times your annual gift. For many this initial sum may not be immediately available and so might choose to set up their own endowment through their will or trust.

# Charitable BEQUEST



*For many of us, this will be the most significant gift we will make – our gift of a lifetime. A will represents a person's final wishes and intentions. After providing for your loved ones, please consider making a final impact through a bequest in your Will or living trust that provides enduring support for our vital work.*

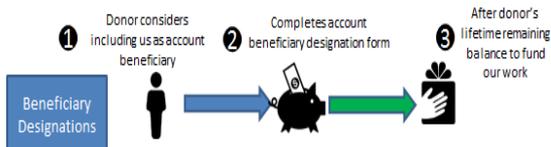
### TOOLS TO MAKE A BEQUEST:

- If you have not done so, you need to make a Will or a living trust instrument. This is a significant and important undertaking.
- If you have a Will or living trust, you need to add a codicil to the present will or make an amendment to the present trust.

### TYPES OF BEQUESTS:

- **Specific Bequests:** You may leave specific cash, securities or property.
- **Residuary Bequests:** You may gift the remaining balance of the estate after all specified distributions are made and obligations have been satisfied.
- **Contingent Bequests:** You may gift the estate if one or more of the beneficiaries does not survive the benefactor.

# Charitable Beneficiary DESIGNATIONS



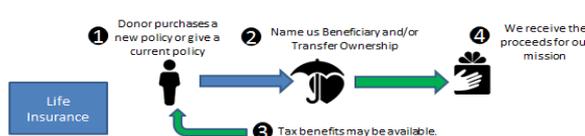
*Making a charitable gift of your financial account after your lifetime is as simple as completing a beneficiary form. This form dictates the beneficiary, so the asset is not controlled by your will. Below are some common financial accounts that you can gift after your lifetime:*

**Bank accounts:** a POD or *payable on death* designation transfers the bank account to the POD beneficiary. You may wish to consider designating us as a POD beneficiary of a bank account that is not needed by heirs.\*

**Investment or brokerage accounts:** a TOD or *transfer on death* designation directs your financial advisor or broker to move the designated investments to a new owner after your lifetime.\*

**Qualified retirement plans:** IRA, 401(k) and 403(b) accounts may be worth significantly more if you donate them than if you pass them to a beneficiary other than a spouse. And it can have a real impact on our mission. Roth IRAs may also be designated but do not have such significant tax savings as qualified retirement accounts\*.

# Gifts of LIFE INSURANCE



*Life insurance is designed to protect our loved ones. In situations where life insurance has served its original purpose, it can be a wonderful and significant gift to the POY, which receives the promise of an eventual, or sometimes immediate, gift while you may receive income and estate tax benefits.*

If you have a policy that you might consider sharing to further our mission, here are some options and benefits:

Gift Option	Tax Benefits
Donate a paid-up policy	Deduct the approximate cash-surrender value
Purchase a new life insurance policy	Deduct the premiums paid if a qualified charitable organization is named the owner
Donate a policy where you continue to pay premiums	Deduct the approximate cash value and future premiums
Name a charitable organization as the beneficiary (primary, secondary or contingent)	No immediate tax benefits available, but the asset is not included in the taxable estate

# Gifts of REAL ESTATE

*Your gift of real estate now or in the future can have an extraordinary impact on our mission. This may be ideal for you, if you no longer have need for the property, if it has appreciated in value, or if it presents an administrative and financial burden.*

Based upon your situation there are different ways and times that you might donate real estate:

**Outright:** Make a difference by donating property today.

**Bequest:** Donate after your lifetime through your will/trust, or direct your estate to sell the property and donate the proceeds.

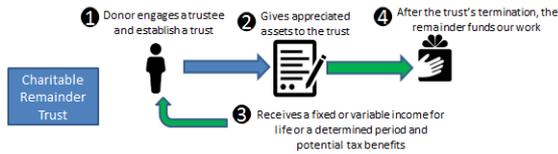
**Charitable Remainder Trust:** Donate to a trust that pays you income and provides tax benefits, leaving the remainder for our mission.

**Reserve Lifetime Use:** Donate your property yet reserve its use and certain responsibilities for your lifetime.

Each of these can be complex. Due diligence is imperative to ensure the gift is in your best interests and that it enhances our mission. The process can be time consuming. Also note that our normal procedure is to sell the property so that proceeds can be most efficiently re-deployed toward our mission.

\* We suggest that you consult you qualified professional advisors on how this gift might fit into your overall plans and your eligibility for tax benefits.

# Charitable REMAINDER TRUST



A charitable remainder trust begins with creating a trust using a qualified attorney and engaging a trustee. Assets are irrevocably transferred into the trust and invested in order to make income payments to the donor or whomever is designated as beneficiary for life or for a set term. At the trust's termination, the remaining trust assets become a generous gift to the charitable beneficiary. There are two types of trusts:

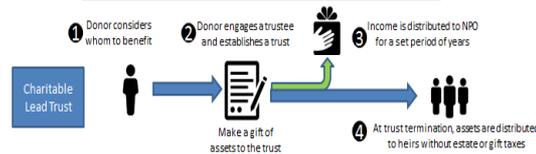
**Annuity Trust:** A Predictable income of at least 5% of the original amount of the trust.

**Unitrust:** Variable income of at least 5% of the trust's assets valued annually.

### Benefits For You:

- **Income:** Payments to you or others you designate for life or a fixed period.
- **Tax Deduction:** You may be eligible for a tax deduction the year the trust is established.
- **Capital Gains:** You may avoid up front capital gains tax.
- **Estate Tax:** Trust assets are not a part of estate.
- **Your Gift:** After the lifetime(s) of the income beneficiary(ies), the charitable remainder of the trust is distributed as your generous gift.

# Charitable LEAD TRUST



*You can arrange for a greater share of your assets be passed to your heirs and a generous stream of income to our organization.*

The charitable lead trust is a powerful and effective gift planning tool that receives and holds assets for a set period of years, and during those years it distributes charitable income to our organization. After termination of the trust, the remaining assets transfer to your heirs at a significantly reduced tax liability.

This gift is typically used by families who are able to forego use of the asset and its income for an extended period of time, after which the assets come back to your heirs with little or no tax consequence. With significant future tax benefits, there is no immediate deduction for a lead trust.

While the charitable lead trust can be a powerful tool in gift and estate tax planning, there are many decisions that impact the charitable benefit and the benefit to your heirs. It therefore requires careful consideration and experienced professional advisors to ensure proper setup, operation and maximum benefits.