



# PERSONAL PLANNING Newsletter

Fall 2017

## IN THIS ISSUE:

Share Our Spirit  
'Tis the Season for Giving  
You Can Make a Difference



share our  
spirit

Share Our Spirit during this season of giving.  
Together we can make a difference.

The best year-end giving plans make a difference in the lives of others and can improve your own financial and/or tax situation—often right away. Consider an immediate gift, a gift from your individual retirement account, or a charitable gift annuity.

With the right tools you can:

- Save taxes
- Increase year income
- Help others while helping yourself

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[www.canvumfgiving.org](http://www.canvumfgiving.org)

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For most of us, our financial priorities can be narrowed down to two primary goals: paying less taxes and having income that will last our entire lives. The year-end is a perfect time to consider some minor adjustments that can help secure both.

Consider the following options:

### Charitable Gift Annuity

A gift annuity delivers you fixed payments for life, while providing a significant income tax deduction this year.

### Charitable Remainder Trust

Enjoy tax savings by turning appreciated assets, such as stock, into income. Ask us for a free illustration to see your potential income and tax savings.

### Charitable Contributions

Help further the mission of your church and reduce your taxes by making a gift to support our cause. A contribution in any amount can provide you with tax savings.

### IRA Charitable Rollover

Avoid the required minimum distribution (RMD) by directing your IRA custodian to make a gift to your church. You won't receive an income tax deduction, but you may meet your RMD requirements and help a worthy cause.

When you check out the advantages of these year-end giving options, you will discover benefits you may not have known you had.

Call or email us to find out what we can do to help make the season bright for you and your family.



## 'Tis the Season for Giving

There is a way for you to share in the spirit of giving this holiday season that you may not have heard about. It's called the IRA charitable rollover and it is a way you can make a gift to support your church and save on taxes this year.

If you are 70½ or older, you can use the IRA charitable rollover to help support the ministry of your church. The IRA charitable rollover allows you to meet your required minimum distribution (RMD) requirement by directing your distribution to your church rather than taking it yourself.

### HERE'S HOW IT WORKS:

1. Call your IRA administrator.
2. Tell them you want to make an IRA charitable rollover gift to support your church.
3. Direct the distribution to your church.

You can distribute up to \$100,000 to charity from your IRA each year to meet your RMD.

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If you are interested in supporting your church during this season of giving, there are certain gifts to consider that offer great tax benefits. These gifts could come in handy in a few months when your taxes are due.

# Gifts=Tax Benefits

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For the IRA charitable rollover to work for you, it is important that you do not take the distribution. Ask your IRA administrator to make the distribution directly to your church. While you will not receive an income tax deduction for your gift, you will receive the joy of knowing the full amount will go to support the ministry of your church.

Have a 401(k)? The IRA Charitable Rollover does not apply to a 401(k), but you can open an IRA, transfer funds to it and take advantage of this opportunity.

Share the spirit of the season! Call or email us to learn more about the IRA charitable rollover and how it can benefit you.

As we look toward the upcoming New Year, we know that the generosity of those who invest in their church makes all of the difference in their success. Your support means a lot to them!



If your spouse has his or her own IRA, he or she can take advantage of the IRA Charitable Rollover too.

Visit our website and download your free copy of our guide to planning your estate.



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# YOU can make a Difference

If you have ever wanted to make a significant difference with your church and its mission, there is no better time than now. We can help you find a way to make a satisfying gift that moves your church mission forward, while at the same time saving you money, and possibly providing you with new sources of income.



**Make A Gift Today.** If you want to make an impact and receive income tax savings, make your gift now and see the results of your generosity in action immediately.



**Avoid Capital Gains.** If you own stock (or any appreciated asset), give that asset to your church. The church receives the current value of the stock, and you receive an income tax deduction in the same amount even though you paid less for it years ago.



**Start New Income.** Fund a charitable gift annuity or charitable remainder trust and receive the double benefit of tax savings and lifetime payments.



**Blend Your Giving.** For even more impact, consider a gift today of your IRA distribution, real property, appreciated assets or cash, and complement it with a gift in your will or estate plan. You benefit by seeing your gift in action, while also knowing you are building a legacy that will grow.

There are many ways we can help you fulfill your philanthropic goals while enjoying tax savings and income advantages. Contact us to learn more about how you can make a difference this year and benefit.

[give.share.care](http://give.share.care)

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