

IMMEDIATE GIFTS

Donor Goal	Gift Type	How to Give	Benefits
Quick and Simple	Appreciated Securities	Transfer stock or mutual funds to your United Methodist church/ministry via DSUMF.	Donor avoids capital gains taxes, receives an income tax deduction.
Sell a home / real estate	Appreciated Real Estate	Donate the property to your United Methodist Church/Ministry.	Donor avoids capital gains taxes and gets an immediate income tax deduction.
Make a flexible gift that allows you to have a say regarding distribution of the funds.	Donor Advised Fund	An agreement is created whereby your asset(s) is/are managed by DSUMF and you and/or your family members advise DSUMF how the funds will be disbursed.	Donor has flexibility, an immediate income tax deduction and an opportunity to regularly practice philanthropy
Make a significant gift with little or no cost to yourself.	Life Insurance	Designate your United Methodist Church/Ministry as a beneficiary and/or owner of the policy.	Future gift to the church.
Gift your personal residence but continue to live there.	Retained Real Estate	While retaining occupancy you designate the ownership of your home to your United Methodist Church/Ministry.	Charitable income tax deduction while continuing to occupy your home for your lifetime.
Avoid taxation on retirement plan assets	Retirement Plan	Name your United Methodist Church/Ministry the beneficiary of your assets after death.	Avoid heavily taxed gifts to heirs.

DEFERRED GIFTS

Donor Goal	Gift Type	How to Give	Benefits
Defer a gift until passing	Bequest in a Will	Tithe part of your estate to the United Methodist Church as your legacy and reminder to your loved ones of your faith. A bequest amount or asset may be a specific amount or a percentage of your estate. A residual bequest assigns the remainder of the estate after all other distributions are made.	Your United Methodist Church receives your gift when the estate is settled and your estate gets a tax deduction.
Avoid Probate by making a deferred gift while maintaining access to those assets.	Living Trust	The donor will place the assets into a trust while retaining control during his/her lifetime. Upon death, DSUMF will become the trustee and make distributions as directed by the donor.	Flexibility, privacy, lifetime control of the trust and possible estate tax savings.
Supplement your designated annuitant's income with fixed annual payments after a specific period of time	Charitable Gift Annuity	Enter into a contract with DSUMF. DSUMF pays your designated annuitant a fixed payment for life after a specific period of time and will distribute 92% of the residuum to the United Methodist Beneficiary you named.	After a specific period of time, lifetime income payments will commence. A portion of the gift is tax-free, a charitable income tax deduction and a future gift to the United Methodist Church.

LIFE INCOME GIFTS

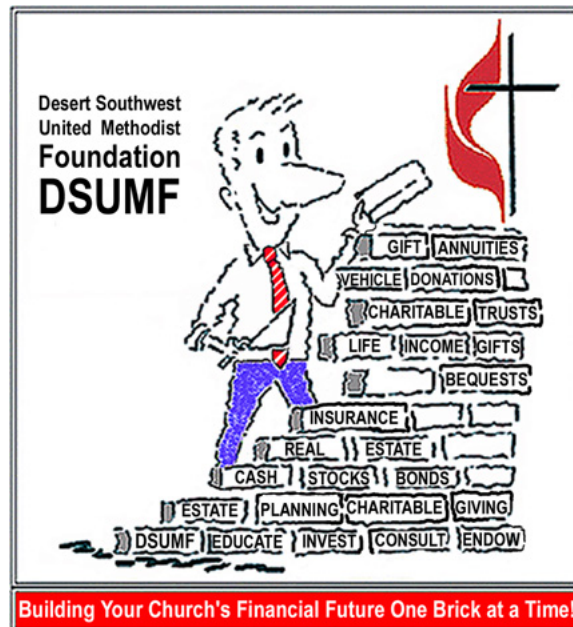
Donor Goal	Gift Type	How to Give	Benefits
Supplement your income with fixed annual payments	Charitable Gift Annuity	Enter into a contract with DSUMF. DSUMF will pay you a fixed payment for life and will distribute 92% of the residuum to the United Methodist Beneficiary you named.	Lifetime income payments, a portion of gift is tax-free, a charitable income tax deduction and a future gift to your United Methodist Church/Ministry.
Supplement your income with fixed annual payments	Charitable Remainder Annuity Trust	Create a charitable trust that pays you a fixed income.	Fixed income for your life, immediate tax deduction and a future gift to your United Methodist Church.
Hedge against inflation over the long-term	Charitable Remainder Unitrust	Create a trust that will pay you a percentage of the annually valued assets of the trust.	Annual income for life with a potential to increase and an immediate tax deduction.
Reduce gift and estate taxes on assets passing on to your heirs.	Charitable Lead Trust	Create a trust that first pays income to your United Methodist Church/Ministry for a set period of time before it passes to your heirs.	Keep property in the family with reduced gift taxes while reducing the size of the taxable estate.

The Desert Southwest United Methodist Foundation (DSUMF) will arrange for an attorney to do an "Estate Planning" presentation at your church on the date and time of your choice. For a complete list of available presentations please visit our website at www.dsumf.org.

DESERT SOUTHWEST UNITED METHODIST FOUNDATION

PLANNED GIVING GUIDE

Giving to the United Methodist Church / Ministry of your choice can take on many forms. We encourage donors to explore ways that are best suited to themselves and their recipients.



The purpose of this publication is to provide general gift, estate and financial planning information. For additional information please contact the Desert Southwest United Methodist Foundation at 602.266.6956 Ext. 202 or lucille@dsumf.org. DSUMF does not engage in rendering legal or tax advice. Therefore before making any final decisions consult with your financial advisor.