



FOUNDATION

Legacy

*Sowing seeds of faith
for future generations*

FALL 2017: SHARE IN THE SPIRIT OF GIVING 'TIS THE SEASON FOR GIVING YOU CAN MAKE A DIFFERENCE

PERSONAL PLANNING NEWSLETTER



**Join with other United Methodist supporters and
Share in the Spirit of Giving this season.
Together we can make a difference.**

Great year-end giving plans can make a difference in the lives of others and improve your own financial and/or tax situation. Consider one of the following: a cash gift, a gift from your individual retirement account, or a charitable gift annuity.

With the right tools you can:

- Save taxes
- Increase your cash flow
- Help others while helping yourself

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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 accomplish both.

Consider the following options:

■ **Charitable Gift Annuities**

A gift annuity delivers to you fixed payments, while ultimately a gift for your designated charities may provide a significant income tax deduction this year.

■ **Charitable Remainder Trust**

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

■ **Charitable Contributions**

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

■ **IRA Charitable Rollover**

Avoid having to recognize your required minimum distribution (RMD) from your IRA as income by directing your IRA custodian to make a gift to your United Methodist church and/or favorite ministry. For details, see the next article entitled, 'Tis the Season for Giving.

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.

If you are 70½ or older, you can use the IRA charitable rollover to help your United Methodist church and/or favorite ministry complete their important work. The IRA rollover allows you to meet your required minimum distribution (RMD) requirement by directing your distribution to charity rather than taking it yourself.

HERE'S HOW IT WORKS:

1. Call your IRA administrator.
2. Tell them you want to make an IRA rollover gift to support the mission of a United Methodist cause.
3. Direct the distribution to your United Methodist church and/or favorite ministry.

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 a United Methodist cause 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 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 United Methodist church and/or favorite ministry. You will not have to recognize the RMD you give as income. You will not receive an additional income tax deduction for your gift since you did not recognize the RMD as income. You will receive the joy of knowing the full amount will go to support a United Methodist cause.

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

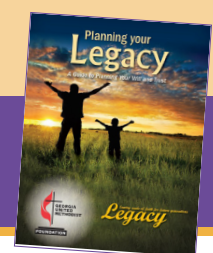
Share in the spirit of giving this season! Call or email us to learn more about the IRA rollover and how it can benefit you.

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



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

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





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The Georgia United Methodist Foundation is a non-profit organization that helps United Methodist churches, ministries and individuals within Georgia sow seeds of faith for future generations. GUMF offers investments, loans, and endowment services, as well as grants and scholarships. We also offer free planned giving strategies, wills clinics, and personal consultations. For more information, call 770-449-6726 or 877-220-5664, email info@gumf.org or visit www.gumf.org.

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YOU can make a Difference

If you have ever wanted to make a significant difference with your United Methodist church and/or favorite ministry, there is no better time than now. We can help you find a way to make a satisfying gift that moves their 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 a United Methodist cause. Their mission 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 and 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

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