

Which type of gift fits your needs?

Each year generous United Methodists benefit their churches and their favorite ministries in many ways, including their financial support. There are many ways people make charitable gifts, and careful planning will ensure that your personal wishes and charitable goals are met. The chart below highlights some of the most common ways to make a gift, along with an explanation of the benefits to you and to the beneficiary.

	TYPE OF GIFT	BENEFITS	BENEFICIARY
GIFTS THAT PAY YOU INCOME	Charitable Gift Annuity	<ul style="list-style-type: none"> • Current income tax deduction • Portion of payments may be tax free • Fixed and predictable payments 	<ul style="list-style-type: none"> • One or two annuitants • Your church or favorite ministry is the future residual beneficiary
	Charitable Remainder Trust	<ul style="list-style-type: none"> • Current income tax deduction • Bypass capital gains tax • Diversification of investments • Payments for life and/or term of years 	<ul style="list-style-type: none"> • One or more income beneficiaries • Your church or favorite ministry is the future residual beneficiary
GIFTS THAT CAN BE USED TODAY	Outright	<ul style="list-style-type: none"> • Current income tax deduction • Bypass capital gains tax • Enjoy the gift during your lifetime 	<ul style="list-style-type: none"> • Your church or favorite ministry is the immediate beneficiary
GIFTS THAT TAKE EFFECT AFTER YOUR LIFETIME	Bequest	<ul style="list-style-type: none"> • Charitable deduction for taxable estates • Allows you to make a large gift at no immediate cost to you 	<ul style="list-style-type: none"> • Your church or favorite ministry is the future beneficiary
	Life Insurance	<ul style="list-style-type: none"> • Allows you to make a large gift at little cost to you 	<ul style="list-style-type: none"> • Your church or favorite ministry is the future beneficiary
	Retirement Plans	<ul style="list-style-type: none"> • Avoid double taxation of retirement assets • The Foundation applies the full amount of plan assets to the church or ministry you choose 	<ul style="list-style-type: none"> • Your church or favorite ministry is the future beneficiary
	Retained Life Estate	<ul style="list-style-type: none"> • Current income tax deduction • Potential estate tax savings 	<ul style="list-style-type: none"> • You retain lifetime beneficial use of property • Your church or favorite ministry receives future rights to property

A "good fit" matters.

Just as you would not purchase a pair of shoes that didn't fit, you should not enter into a type of charitable gift that "doesn't fit."

What do we mean? For instance, a charitable gift annuity can be an effective way to increase your retirement income and make a significant legacy gift to your church after your lifetime. But you should never consider putting more than one-half (50%) of your assets into such a gift vehicle.

Why is this? Other important issues need to be carefully considered, such as: what provisions have I made for any long-term care needs in the future, and what resources do I have if my medical condition changes? Depending upon the an-

swers to questions such as these, a charitable gift annuity may be an attractive and effective type of gift for some persons and not for others.

The Kentucky United Methodist Foundation is here to help you find a type of gift that is a "good fit" for your particular circumstances. Your own personal goals and charitable wishes should be well-connected in whatever gift plan you decide best suits your situation.

Please call us to discuss the pro's and con's of various types of gifts to your church. While "walking a mile in someone else's shoes" is good for human understanding and compassion, it is not the way to make a well-planned gift. No one should choose a pair of shoes that don't fit.



14
25 Educational Workshops & Seminars

Investment and Fiduciary Administration of \$32,000,000 in funds

KUMF Partners With Many Different Ministries CONNECT YOURS!

Gifts of Securities \$136,924

Charitable Gift Annuities 32 totaling \$558,255

22 Good Samaritan Foundation Grants \$951,456

35 Scholarships, Camperships & Ministry-in-Action Grants \$28,301

1 Picture = 1,000 words
Is your congregation in this picture?

ON THE ROAD



STATE STREET UMC
Permanent Endowment Committee
January 5

MOREHEAD UMC
Creating a Permanent Endowment
January 31

HOPKINSVILLE FIRST UMC
Permanent Endowment Committee & Investing with KUMF
February 1

EMINENCE & NEW CASTLE UMC
Investing with KUMF & Options for Outside Trusts
February 26

SEJ ANNUAL MEETING
March 21 - 23
Townsend, TN

CENTRAL CITY UMC
Endowing Effective Ministries
April 26

ASHLAND FIRST UMC
Endowing Effective Ministries
May 2

One Common Denominator

- Columbia District**, Campbellsville First UMC
- Covington District**, Church Development Fund
- Frankfort District**, Shelbyville Centenary
- Lexington District**, Aldersgate Camp & Nia Community of Faith
- Owensboro District**, Lewisport UMC
- Owensboro District**, Settle UMC established 3 new accounts

What do all these churches and agencies have in common?

They have recently made additions to their funds or established accounts with the KUMF for investment management. Give us a call today to schedule a workshop, presentation or committee meeting.

KUMF - helping faithful people live generous lives

Save these 2012 dates:

Investment Committee

- Tuesday, May 10, 10 a.m.
- Tuesday, August 16, 10 a.m.
- Tuesday, November 15, 10 a.m.

Board of Directors Meetings

- Friday, April 20, 10 a.m.
Holloway Center, Louisville
- Friday, October 19, 10 a.m.
Wesley Village, Wilmore

All times are E.T. unless noted