**Ways to Give***While cash is the most common method of giving to Boynton United Methodist Church,
a number of other options exist for members and friends who wish to give.
Below are some examples of how you can support the church through your generosity.*

**1. CASH**. The most common form of a cash gift is writing a check. You may also use your credit card to make a gift online at www.boyntonumc.org. The church accepts American Express, Discover, MasterCard and Visa.

 **2. APPRECIATED STOCKS.** Gifts of appreciated stocks can be one of the most advantageous ways of giving. If your gift of stock is one you have owned for more than one year, you may deduct the full market value of the stock as a gift, while by passing capital gain taxes.\* Please contact Ellen Cook at 706-866-2626.

**3. APPRECIATED REAL ESTATE.**

Gifts of appreciated real estate are like gifts of appreciated stock. Assuming you have owned the property for more than one year, you may deduct the fair market value of real estate as a charitable contribution while avoiding all capital gains taxes.\*

**4. INSURANCE.** Life insurance is a unique way to give to the church. To qualify, the church needs to become the owner and beneficiary. If the policy is paid up, your charitable contribution is generally the replacement value or cost basis of the policy, whichever is less. Premiums paid on a gift life insurance policy also qualify for a charitable deduction.

**5. APPRECIATED PROPERTY.** Gifts of tangible appreciated personal property (e.g., art) related to the church exempt purposes are fully tax deductible at fair market value.

**6. GIFTS-IN-KIND.** Gifts of provided services or other intangible items related to the church’s exempt purposes are fully tax deductible at fair market value.

\**The appreciated portion of the investment may or may not trigger the alternative minimum tax. Check with your professional advisor.*

**PLANNED GIVING AND DEFERRED GIFTS**

**7. WILL.** A properly drawn will is an excellent way to remember the church and make a significant contribution.

Gifts may be a designated amount, part of an estate or the residue of a will given at the time of the donor’s death.

**8. LIVING TRUST.** A donor may, in his or her lifetime, enter into a legal agreement or contract for the benefit of an organization such as the church. The donor funds this trust with assets, but retains the right to terminate, cancel or revoke the trust. The trust or grantor transfers property of any kind to a trustee, who invests and reinvests the property and pays the income to a named beneficiary. When the trustor dies, the trust is terminated or continued for beneficiaries for a definite period of time. At some time, either a trustor’s death or at the death of his or her beneficiaries, the principal goes to the church.

**9. LIFE ESTATE AGREEMENT.** Donors may contribute a personal home, a farm or other assets to the church and retain the right to live in the home or farm and use the property to produce income. At the donor’s death, the property would go directly to the church without going through probate or taxation.

**10. DEFERRED ANNUITY**. The donor makes a charitable gift to the church before retirement. The church agrees to pay a guaranteed life income, beginning when the donor retires or at any date he or she specifies. This program is ideal for donors who would like to make a sizable charitable gift but are concerned about having sufficient retirement income.

*All information presented is for general informational purposes only and should not be acted upon without qualified professional assistance. Your attorney, accountant or other professional advisor can help you explore the ways of giving that have been introduced here. For additional information regarding planned giving, please contact the Georgia United Methodist Foundation at 1.877.220.5664 (toll free) or visit the website at* www.gumf.org

**11. CHARITABLE REMAINDER UNITRUST**. Created by the donor, the unitrust offers substantial tax savings while providing annual income to the donor or donor’s family. The unitrust is funded by transferring an asset to a trust- appreciated property or stocks are usually better. Within the unitrust, the assets can be sold and the proceeds reinvested to produce a greater yield for the donor(s) or beneficiary. The income stream is a fixed percentage of the net asset value of the trust and is valued annually. If the value of the trust increases, so does the income payout, providing a hedge against inflation. Immediate benefits of a unitrust include a current income tax deductions, bypass of capital gains taxes when sold, and potential increase in income. Upon the death of the donor, the trust assets are transferred to the church.

**12. CHARITABLE REMAINDER ANNUITY TRUST.** Like the unitrust, the donor qualifies for tax benefits and an annual income stream. The major difference is that the annuity trust pays a fixed dollar amount based on the trust’s initial value. At the time of the donor’s death the trust principal become the property of the church.

**13. CHARITABLE LEAD TRUST.** With this plan, payments are made to the charitable institution for a predetermined time, after which the trust corpus goes to a designated remainder beneficiary.

**14. GIFT ANNUITY.** A charitable gift annuity is a contract between a charitable organization and a person or couple. The church promises to pay a determined amount, quarterly, semi-annually or annually, to the annuitant(s) for life in exchange for assets transferred to the church.