

The Lord blesses each person with gifts, abilities, relationships, and material blessings. He is the Owner, we are His Stewards.

“The earth is the Lord’s, and everything in it, the world and all who live in it.”

Psalm 24:1

We are called to steward the entirety of our lives. Financial gifts is just a part of stewardship.

## GIVING IS...

a recognition James 1:17

a response Phil 4:18b

a way to worship Matt 2:11

a matter of heart Matt 6:19-21

a sign of contentment 1 Tim 6:6-9

to be faithful Luke 16:10-13

to be joyful 2 Cor 9:7

to be sacrificial 2 Sam 24:24

to be planned 2 Cor 9:6-7a

to be regular 1 Cor 16:1-2

commanded Mal 3:8-10

The EFCA Foundation is a ministry of the Evangelical Free Church of America. Our mission is to provide trusted charitable gift and estate planning goals while furthering the Lord’s work.



### Charitable Remainder Trust

The most versatile charitable giving tool, the CRT, can bypass capital gains tax on the sale of appreciated assets, generate an increase in income, receive a charitable income tax deduction, and fulfill your stewardship objectives. The CRT is a legal trust that can be constructed to produce a predictable annuity payment each year or take advantage of trust investment growth.

### Charitable Bequests

Next to writing a check, perhaps the best known vehicle for stewardship is the bequest. A bequest establishes your wishes today without relinquishing needed assets during your lifetime. Bequests can transfer a specific asset or a percent of the estate after costs and taxes. Another good idea is to transfer property to a testamentary trust.

If you would like more information on the strategies discussed here or other gift planning options, we invite you to contact us.



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# Expressions of Stewardship



## An Overview of Giving Options

# Ways To Make Your Charitable Contribution

*We praise the Lord for the generous spirit of faithful people that makes our work possible. This generosity is evident in countless ways, including gifts of financial support. While giving may seem a straightforward discussion, there are many ways to choose to make a gift. Careful planning will ensure that your objectives are met. This brochure provides an overview of some of the most common ways to make a gift and the benefits of each gift.*



## Expressions of Stewardship *An Overview of Giving Options*

### Current Gifts

The most common way to make an immediate gift is by writing a check. This type of cash gift provides immediate liquidity for ministry and generates a charitable income tax deduction for the donor in the year of the gift.

Giving stocks or bonds may provide greater tax benefits. If you have owned securities for more than one year and the fair market value has increased since you purchased them, you can avoid capital gains tax and receive a charitable income tax deduction equal to the fair market value.

A gift of real estate that has been held for more than a year also has the advantage of providing you with a charitable deduction based on the current fair market value, as well as bypassing capital gains tax on the appreciation.

### Planned Gifts

The term planned gifts refers to specific strategies that (in most cases) benefit ministry at some point in the future while offering immediate benefits to the donor.

The gift of a paid-up life insurance policy is a good example. By designating our ministry as owner and beneficiary of such a policy, you will receive a charitable income tax deduction that, in most cases, is equal to your cost basis in the policy.

### *Gifts That Generate Income For You*

The Gift Annuity is a great example of how a gift generates income for the donor. This is actually a contract between a donor and the EFCA Foundation that is part gift and part annuity. In addition to the annuity payment, the donor receives a charitable income tax deduction and a portion of each annuity payment may be tax-free.

The Deferred Payment Gift Annuity in which annuity payments are delayed for a number of years offers rates that make it an attractive supplement to retirement income. Plus, you can time your payment for when you need it most.

### More Information

I have reviewed your brochure on Expressions of Stewardship and:

- I would like to speak with someone who can provide additional information.
- I would like to receive information on other charitable tax planning options.

Name(s) \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State / Zip \_\_\_\_\_

Home Phone \_\_\_\_\_

Work Phone \_\_\_\_\_

E-mail \_\_\_\_\_

*(Please complete and return to the address indicated on the back panel. All inquiries are treated with complete confidence.)*

# *An Overview of Giving Options*