



**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. See examples of the gifts outlined below and enter your specific information into our interactive planned giving module found on our website to see your individual results, [www.dsumf.org](http://www.dsumf.org).

The purpose of this publication is to provide general gift, estate and financial planning information. For additional information please contact:

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## IMMEDIATE GIFTS

Donor Goal	Gift Type	How to Give	Benefits
Easiest	Cash	Write a check or request a grant from your donor advised fund.	Simple
Quick and Simple	Appreciated Securities	Transfer stock or mutual funds to your United Methodist Church/Ministry via DSUMF.	Donor avoids capital gains taxes. Qualifies for immediate income tax deduction.
Remove issues of property ownership	Appreciated Real Estate	Donate the property to your United Methodist Church/Ministry.	Donor avoids capital gains taxes. Qualifies for immediate income tax deduction.
Create your own charitable fund	Donor Advised Fund	Make gifts on your schedule and grant them out to all your charitable interests on your schedule.	Donor gifts qualify for immediate income tax deduction. May avoid capital gains tax. Recommending grant recipients offers opportunities to practice philanthropy.
Make a significant gift with minimal cost to yourself.	Life Insurance	Give an existing policy you no longer need.	Qualify for immediate income tax deduction. Future gift to the church.
Gift your personal residence but continue to live there.	Retained Real Estate	File a warranty deed sharing ownership with the church during your lifetime. Continue to live there and continue to insure, maintain, and pay taxes on the property.	Donor qualifies for immediate 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 through a form with your plan custodian.	Avoid heavily taxed gifts to non-spouse heirs.

*This information should not be considered as legal or financial advice. Always review options with your own professional advisors.*

Donor Goal	Gift Type	How to Give	Benefits
<b>DEFERRED GIFTS</b>			
Maintain control of your assets during your lifetime	Bequest in a Will	Tithe part of your estate to the United Methodist Church as your legacy and remainder 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/ Charity receives your gift when the estate is settled, and your estate may receive a tax deduction.
Avoid Probate and maintain control of and access to assets in the trust.	Living Trust	The donor will place the assets into a trust while retaining control during 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.
Make a cost-effective major gift	New Life Insurance policy	Give a new life insurance policy naming the Church as both owner and beneficiary.	Qualifies for immediate income tax deduction. If multiple-premiums, each premium gift is income tax deductible.
Supplement income with fixed annual payments after a specific period of time.	Flexible Charitable Gift Annuity	Enter into a contract with DSUMF. DSUMF pays you or 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.	Qualifies for immediate income tax deduction. If funded with appreciated stock, avoids capital gains tax. Depending upon annuitant, a portion of the income may be tax-free through life expectancy. A future gift to the United Methodist Church/Ministry.

<b>LIFE INCOME GIFTS</b>			
Donor Goal	Gift Type	How to Give	Benefits
Supplement income with fixed annual payments.	Immediate Charitable Gift Annuity	Enter into a contract with DSUMF. DSUMF will pay you or your designated annuitant a fixed payment for life and will distribute 92% of the residuum to the United Methodist Beneficiary you named.	Qualifies for immediate charitable income tax deduction. If funded with appreciated stock, avoids capital gains tax. Lifetime income is partially tax-free. A future gift to the United Methodist Church/Ministry.
Supplement your income with fixed annual payments.	Charitable Remainder Annuity Trust	Create and fund a charitable trust that pays you a fixed income.	Qualifies for immediate charitable income tax deduction. Fixed income for life, May be multi-generational. A future gift to your United Methodist Church/ Ministry.
Hedge income against inflation over the long-term.	Charitable Remainder Unitrust	Create and fund a trust that will pay you a percentage of the annually valued assets of the trust.	Qualifies for immediate charitable income tax deduction. If funded with appreciated asset, avoids capital gains tax. Annual income for life with a potential to increase. May be multi-generational. A future gift to the United Methodist Church/Ministry.
Reduce gift and estate taxes on assets passing on to your heirs.	Non-Grantor Charitable Lead Trust	Create and fund a trust that first pays income to your United Methodist Church/Ministry for a set period of time before it passes to your heirs. May be annuity trust or unitrust	Immediate impact on your United Methodist Church/ Ministry. Trust property passes to heirs with reduced gift taxes while decreasing the size of the donor's taxable estate.
Immediate income tax deduction. Immediate benefit to the church. Return of trust assets to donor	Grantor Charitable Lead Trusts	Create and fund a trust that first pays income to your United Methodist Church/Ministry for a set period of time. At the end of the lead period, assets return to donor. May be annuity trust or lead trust.	Immediate impact on your United Methodist Church Ministry. Immediate income tax deduction. Trust assets return to donor at end of lead period.

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