



LEGACY FUND
ORANGE BEACH UMC

**Ways to Give at Orange Beach
United Methodist Church**

YOUR GOAL	YOUR GIFT	HOW TO GIVE	YOUR BENEFITS
Make a quick and simple gift	OUTRIGHT GIFT	Donate cash, securities or personal property	Income tax deduction; avoidance of any capital gains tax
Defer a gift until after your lifetime	BEQUEST IN WILL	Name your church or favorite ministry in your will	A donation exempt from federal estate taxes
Make a large gift with little cost to yourself	LIFE INSURANCE GIFT	Give an old or new policy with your church or favorite ministry named as beneficiary	Current income tax deduction, possible future deductions
Avoid the twofold taxation on retirement plan assets	RETIREMENT PLAN GIFT	Name your church or favorite ministry as beneficiary of all or part of the remaining assets after your lifetime	Avoidance of heavily taxed gift to heirs
Avoid capital gains tax on the sale of a home or other real estate	REAL ESTATE GIFT	Donate the property or sell it at a bargain price	Immediate income tax deduction and avoidance of capital gains tax
Give your personal residence or farm, but continue to live there	RETAINED LIFE ESTATE	Designate the ownership of your home to your favorite ministry, but retain occupancy	Charitable income tax deduction and lifetime use of home
Secure a fixed and often improved income	CHARITABLE REMAINDER ANNUITY TRUST	Create a charitable trust that pays you a set income annually	Immediate income tax deduction and fixed income for life
Create a hedge against inflation over the long term	CHARITABLE REMAINDER UNITRUST	Create a trust that pays a percentage of the trust's assets, valued annually	Immediate income tax deduction, annual income for life that has potential to increase
Reduce gift and estate taxes on assets passing on to heirs	CHARITABLE LEAD TRUST	Create a trust that pays a fixed or variable income to your favorite ministry for a set term and then passes to heirs	Reduced size of taxable estate; keeps property in family, often with reduced gift taxes
Make a gift that allows flexibility and your input on how funds will be used	DONOR ADVISED FUND	Create an agreement where the Foundation manages assets; you suggest beneficiaries	Immediate income tax deduction, option to provide input on how funds will be used

**To learn more about Legacy giving, please
visit orangebeachumc.org/legacy**

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