



**G**ift planning integrates your financial and estate plans with your charitable intentions for the United Methodist Homes. Your generosity will enable us to provide superior care and services to senior men and women in the future.

Your financial and estate plan will provide prudent management of your assets,



tax benefits, resources and income for you and your beneficiaries, and...we hope a gift to the Homes.

A CHARITABLE GIFT ANNUITY is a simple contract between you and the Homes. We agree to pay a fixed rate for life based on your age. A tax deduction may be taken and distributed over six years. Gifts of appreciated securities used to fund the agreement will generate reportable income and partial capital gains. The annuity rate is guaranteed for life and at the time of the annuitant's death, the residual will go to the Homes.

### Charitable Gift Annuity Rates\*

Single Life

<u>Age</u>	<u>Rate</u>
65	5.3%
70	5.7%
75	6.3%
80	7.1%
85	8.1%
90+	9.5%

\*Rates subject to change.

CHARITABLE TRUSTS offer a way to contribute while providing an income for beneficiaries and asset transfers. You can bypass capital gains on highly appreciated securities, generate income, and receive a charitable deduction.



REAL ESTATE You may give a current residence, vacation home, land or other property, giving only a portion, a percentage or even the entire interest of the property. You may continue to live in your residence or receive income and a charitable deduction depending on the real estate gift. These types of gifts are reviewed on a case-by-case basis.

LIFE INSURANCE Universal or whole life insurance policies may be given by irrevocably assigning the United Methodist Homes Foundation as the beneficiary and owner. The Homes will provide tax benefit calculations for you.

PENSION FUND ASSETS such as a 401(k), 403(b), Keogh, or remainders in corporate or academic pension accounts may be assigned to the Homes.



BEQUESTS confirm your wishes today without relinquishing any assets during your lifetime. You may provide for the United Methodist Homes when writing or adding a codicil to your will. You may provide a specific dollar amount, a percentage or remainder of your estate, a specific asset, security, tangible property or all or a portion of real estate. A bequest may establish a trust or charitable gift annuity that provides income for family or friends before the asset passes to the Homes.

APPRECIATED SECURITIES & ASSETS Gifts of appreciated securities, real estate and other assets have considerable tax and estate planning advantages for you while providing benefits for the United Methodist Homes.

GIFT ILLUSTRATIONS We will provide examples of charitable gift annuities, trusts, bequests, real estate gifts, and other forms of gifts. You should also seek advice on planning and tax matters from your legal counsel, financial advisor or accountant.