

# Planning Strategies

	Outright Gifts	Bequest From Your Will	Life Insurance Policies	Retirement Plan Gift	Real Estate Gift	Living Trust	Charitable Remainder Annuity Trust	Charitable Remainder Unitrust	Charitable Gift Annuity	Charitable Lead Trust
<b>What Is It?</b>	A donation of cash, stocks, bonds or other items of value.	Naming The Sidney First Foundation in your will and giving either a lump sum or certain percentage of your total assets.	A gift of an old or new life insurance policy with The Sidney First Foundation named as the beneficiary and owner.	Naming The Sidney First Foundation as the "remainder beneficiary" of your personal retirement plan assets after your death.	A donation of real property either in full or with a beneficial life interest (e.g. continuing to live in your home.)	A legal vehicle which holds your assets for the benefit of your designated beneficiary. It can be established to take effect during your lifetime.	A trust that pays a set income to you or those you name before The Sidney First Foundation receives the remainder.	A trust that pays a variable income to you or those you name before The Sidney First Foundation receives the remainder.	A contract in which The Sidney First Foundation agrees to pay you back a percentage of your gift annually for the remainder of your lifetime.	A trust that pays an income to The Sidney First Foundation over a period of years before you or your heirs receive the remainder.
<b>What are the tax benefits?</b>	Income tax deduction for the value of the gift plus it can eliminate the capital gains tax on appreciated property.	Estate tax deduction for the value of your bequest to the Foundation.	Immediate Income tax deduction for the gift's value plus possible estate tax savings.	Avoids income tax on the plan, in addition to possible estate tax savings.	Immediate income tax deduction for the charitable value of the gift, plus it eliminates the capital gains tax.	Possible savings in estate taxes if Sidney First Foundation is the beneficiary of the trust remainder.	Income tax savings from deduction, no capital gains tax liability, possible estate tax savings.	Income tax savings from deduction, no capital gains tax liability, possible estate tax savings.	Immediate income tax deduction for part of gift's value, with capital gains spread out over your life expectancy.	Gift or estate tax savings for value of payments made to the organization.
<b>What are some other benefits?</b>	The ability to tailor your gifts to the immediate needs of Sidney First UMC.	Gives you flexibility in providing for your family needs first.	Provides a way to make a significant gift with little expenditure.	Preserves the plan's value and allows you to leave heirs less costly bequests.	Can allow you to live in your home and still receive the charitable deduction.	Terms of the trust can be changed at any time.	Provides fixed annual income for the donor or other beneficiary, value increases.	Provides annual income that could increase if trust value increases.	Gives you and/or another beneficiary fixed payments for life.	Allows you to pass assets to heirs intact at a reduced cost.

## Mission and Vision Sidney First Church



**Our Vision:**  
To Find the Lost, Disciple the Found, Equip for Service, and Transform the World.

**Our Biblical Mission:**  
Go and make disciples of Jesus Christ who sets people free to live for the glory of God.

**Our Strategic Initiative:**  
*REACH:* Deeper Into God ~ Further Out in Love

### Sidney First United Methodist Church

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Sidney First United Methodist Foundation

## Sidney First United Methodist Foundation

# Gift Planning Strategies

Honoring Jesus Christ with  
wise financial decisions  
by making outright and deferred  
gifts to the Sidney First United  
Methodist Foundation.

## Choosing a Gift Plan That's Right for You

Thank you for considering a gift to help support the ever-growing mission and vision of Sidney First Church. Much of our church's great heritage and tradition is due to the faithful planning and stewardship of people just like you. The generosity of past generations has provided the legacy we now enjoy. We have the very same opportunity to participate in the unfolding of God's plan as well as, we believe, the responsibility to insure God's vision for Sidney First Church is fulfilled long into the future. Many options exist that can greatly benefit your own financial and/or tax situation.



### Your Giving Options

#### Outright versus Planned Gifts

The most common forms of donations are outright gifts, such as a lump sum in cash or check, stocks, bonds or other items of value, which the church receives right away. Your gift can then be used almost immediately to supporting the ongoing vision of our church. Many times, however, people want to hold onto their money and other assets for now, just to be sure they can meet their family's future financial needs. You may be delighted to learn that excellent alternatives exist that enable you to still make a gift. One of these options could be right for you too. With just a little foresight, great benefit is reaped when we make plans to give out of our estate or other assets. The key feature of planned gifts is that they provide important benefits to both the donor and the church.

#### Revocable versus Irrevocable Gifts

There are two basic kinds of planned gifts. They can either be "revocable"—or flexible enough to be changed and updated over your lifetime. Or, they can be "irrevocable"—permanent decisions but which offer maximum immediate income tax deduction. Irrevocable gifts are also deferred. The church would not actually receive your gift now; rather it is put off for a while—often until after your lifetime (and that of your surviving spouse). In the mean time, however, you can receive actual benefits from the gift, e.g. a regular income. The church as the beneficiary would then receive the remainder after you die.



#### Designated or Undesignated Gifts

Your gifts can either go to the ongoing support of the church's mission and vision or may be designated toward a specific ministry or mission, insuring its vitality long into the future.

## Learn More...

We've designed the enclosed chart to help explain some of the main types of charitable gifts. Just think of what you want to accomplish with your gift, and there's probably a way to do it! Many creative ways exist which insure you and your family's financial security as well as support the ministry of Sidney First. We're available to answer any question you might have. Please call the church office for more information, (937) 492-9136. A member of the Foundation Board of Directors would be happy to meet with you.\*

\*We encourage you to consult with your attorney, accountant and /or other financial advisors. The information in this publication is not intended as legal or tax advice.