

# There are many ways you can help Living Waters Lutheran continue to serve our community!

<b>Your Goal</b>	<b>Your Gift</b>	<b>Making The Gift</b>	<b>Your Benefits</b>
Defer a gift until after your lifetime	<b>Bequest</b>	Name us in your will	Donation is exempt from federal estate taxes
Make a revocable gift during your lifetime	<b>Living trust</b>	Name us the beneficiary of assets in a living trust	You maintain control of the trust for your lifetime
Make a quick and easy gift	<b>Outright gift of cash</b>	Simply write a check or make a cash donation now	Immediate income tax deduction and possible estate tax savings
Avoid tax on capital gains	<b>Outright gift of securities</b>	Contribute long-term appreciated stocks or other securities	Immediate charitable tax deduction and avoidance of capital gains tax
Share you enjoyment of a collection or other personal items	<b>Outright gift of personal property</b>	Donate tangible personal property related to our tax-exempt function	Charitable deduction based on the full fair market value
Make a large gift with little cost to yourself	<b>Gift of life insurance</b>	Contribute a life insurance policy you no longer need and/or name us as beneficiary	Current income tax deduction and possible future deductions through gifts to pay policy premiums
Avoid the twofold taxation on IRAs and other employee benefit plans	<b>Gift of retirement assets</b>	Name us as beneficiary of the remainder of the assets after your lifetime	Allows less costly assets for your heirs
Avoid capital gains tax on the sale of a home or other real estate	<b>Gift of real estate</b>	Donate the property to us or sell it to us at a bargain price	Immediate income tax deduction and reduction or elimination of capital gains tax
Give your personal residence or farm now but continue to life there	<b>Retained life estate</b>	Designate ownership of our home to us but retain occupancy	Charitable income tax deduction and lifetime use of residence
Create a hedge against inflation over the long term	<b>Charitable remainder annuity trust</b>	Create a charitable trust or a charitable gift annuity that pays you a set income annually	Immediate income tax deduction and fixed income for life, often at higher rate of return
Supplement income with steady payments that are partially tax free	<b>Charitable gift annuity</b>	Enter a gift charitable gift annuity contract with us that pays you a set income annually	Current and future savings on income taxes and fixed payments for life for one or two individuals
Reduce gift and estate taxes on assets you pass to children or grandchildren	<b>Charitable lead trust</b>	Create a charitable trust that pays a fixed or variable income to use for a specific term of years. Principal is retained for heirs.	

