

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

Your Goal	Your Gift	Making The Gift	Your Benefits
Defer a gift until after your lifetime	Bequest	Name us in your will	Donation is exempt from federal estate taxes
Make a revocable gift during your lifetime	Living trust	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	Outright gift of cash	Simply write a check or make a cash donation now	Immediate income tax deduction and possible estate tax savings
Avoid tax on capital gains	Outright gift of securities	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	Outright gift of personal property	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	Gift of life insurance	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	Gift of retirement assets	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	Gift of real estate	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	Retained life estate	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	Charitable remainder annuity trust	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	Charitable gift annuity	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	Charitable lead trust	Create a charitable trust that pays a fixed or variable income to use for a specific term of years. Principal is retained for heirs.	

