



PERSONAL PLANNING Newsletter

IN THIS ISSUE:

- Be The Blessing
- 'Tis the Season for Giving
- You Can Make a Difference



be the
blessing

Join with us and *Be The Blessing* during this season of giving. Together we can make a difference.

The best year-end giving plans make a difference in the lives of others and can improve your own financial and/or tax situation—often right away. Consider an immediate gift, a gift from your individual retirement account, or a charitable gift annuity.

With the right tools you can:

- Save taxes
- Increase your income
- Help others while helping yourself

continued on next page...

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continued from page 1

For **some** of us, our financial priorities **may** be narrowed down to two primary goals: paying less taxes and having income that will last our entire lives. The year-end is a perfect time to consider some minor adjustments that can help secure both.

Consider the following options:

■ **Charitable Gift Annuity**

A gift annuity delivers you fixed payments for life, while providing a significant income tax deduction this year.

■ **Charitable Remainder Trust**

Enjoy tax savings by turning appreciated assets, such as stock, into income. Ask us for a free illustration to see your potential income and tax savings.

■ **Charitable Contributions**

Help further **ministry goals** and reduce your taxes by making a **charitable** gift. A contribution in any amount can provide you with tax savings.

■ **IRA Charitable Rollover**

Avoid the required minimum distribution (RMD) by directing your IRA custodian to make a gift to **charity**. It is possible to meet your RMD, avoid taxes on your charitable distribution, and help worthy **ministry**.

When you check out the advantages of these year-end giving options, you will discover benefits you may not have known you had.

Call or email us to find out what we can do to help make the season bright for you and your family.



'Tis the Season for Giving

There is a way for you to share in the spirit of giving this holiday season that you may not have heard about. It's called the IRA charitable rollover and it is a way you can make a gift to **ministry** and save on taxes this year.

If you are 70½ or older, you can use the IRA charitable rollover to help charities complete **their** important work. The IRA charitable rollover allows you to meet your required minimum distribution (RMD) requirement by directing your distribution to charity rather than taking it yourself.

HERE'S HOW IT WORKS:

- 1.** Call your IRA administrator.
- 2.** Tell them you want to make an IRA charitable rollover gift to support **ministry**.
- 3.** Direct the distribution to **your** church or favorite **ministry**.

You can distribute up to \$100,000 to charity from your IRA each year to meet your RMD.

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If you are interested in supporting **ministry** during this season of giving, there are certain gifts to consider that offer great **tax benefits**. These gifts could come in handy in a few months when your taxes are due.

Gifts=Tax Benefits

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For the IRA charitable rollover to work for you, it is important that you do not take the distribution. Ask your IRA administrator to make the distribution directly to **charity**. While you will not receive an income tax deduction for your gift, you will receive the joy of knowing the full amount will go to support **ministry**.

Have a 401(k)? The IRA Charitable Rollover does not apply to a 401(k), but you can open an IRA, transfer funds to it and take advantage of this opportunity.

Be the blessing this season! Call or email us to learn more about the IRA charitable rollover and how it can benefit you.

As we look toward the upcoming New Year, please know that we are truly grateful for your partnership---your generosity is making a real and lasting difference!



If your spouse has his or her own IRA, he or she can take advantage of the IRA Charitable Rollover too.

Visit our website and download your free copy of our guide to planning your estate.





YOU can make a Difference

If you have ever wanted to make a significant **financial** difference with your **church or ministry**, there is no better time than now. We can help you find a way to make a satisfying gift that **allows you to be as generous as you like**, possibly saving you money, and providing you with new sources of income.



Make A Gift Today. If you want to make an impact and receive income tax savings, make your gift now and see the results of your generosity in action immediately.



Avoid Capital Gains. If you own stock (or any appreciated asset), give that asset to **ministry**. **Charity** receives the current value of the stock, and you receive an income tax deduction in the same amount even though you paid less for it years ago.



Start New Income. Fund a charitable gift annuity or charitable remainder trust and receive the double benefit of tax savings and lifetime payments.



Blend Your Giving. For even more impact, consider a gift today of your IRA distribution, real property, appreciated assets or cash, and complement it with a gift in your will or estate plan. You benefit by seeing your gift in action, while also knowing you are building a legacy that will grow.

There are many ways we can help you fulfill your **stewardship** goals while enjoying tax savings and income advantages. Contact us to learn more about how you can make a difference this year and benefit.

give.share.care.

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