

# PLANNED Giving

Planned Giving funds are an important part of today's church. We are working with the Florida United Methodist Foundation to create and administer our Planned Giving Fund. Your gift will make a difference!

*Please check all that apply. This information will be kept in the strictest confidence.*

- Please provide more information about the First United Methodist Permanent Endowment Fund.
- Please provide information about including First United Methodist in my estate plan.
- I have included First United Methodist in my estate plan.

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Please detach and return in an envelope to:

First United Methodist Church  
72 Lake Morton Drive, Lakeland, FL 33801



First United Methodist Church  
72 Lake Morton Drive  
Lakeland, FL 33801  
863-686-3163  
[www.firstumc.org](http://www.firstumc.org)

The Florida United  
Methodist Foundation, Inc.  
863-904-2970  
[Foundation@fumf.org](mailto:Foundation@fumf.org)

*The purpose of this publication is to provide general gift-giving information. Neither the author nor this organization is engaged in rendering legal or tax advisory service. State laws govern wills, trusts and charitable gifts made in a contractual agreement. For advice and assistance in specific cases, the services of an attorney or other professional advisor should be obtained.*

# PLANNED Giving

STRENGTHENING  
OUR  
ENDOWMENT  
AND  
OUTREACH

First United Methodist Church  
Lakeland, Florida

*“Do all the good you can, by all the means you can, in all the ways you can, in all the places you can, at all the times you can, to all the people you can, as long as ever you can.” – JOHN WESLEY*

Planned giving is key to growing the impact of First United Methodist in the community and the world. By including the church in your estate plan, you help ensure the continued vitality of the church.

#### WHAT IS PLANNED GIVING?

Planned gifts enable donors to make larger gifts to the church than they can make from their income. Planned gifts are any gift made in life or at death as part of your overall estate plan. Use estate and tax planning techniques that maximize the gift and/or minimize its impact on your estate.

#### ENDOWING YOUR GIFT

Most planned gifts are given to the church endowment fund. An endowment is the part of the church's assets invested in perpetuity. The earnings from the endowment are available to support the mission and operations of the church. The larger its endowment, the more impact the church can have in our community and the world.

#### GIVING TO YOUR AREAS OF INTEREST

There are many designated funds within the endowment. These funds enable donors to direct gifts to a specific area of interest such as education and scholarship, outreach and missions, youth ministries, facilities improvement or the pastor's general fund. You may choose the fund that matches your area of greatest commitment.

#### NO GIFT IS TOO SMALL

Your gift will make a difference! With sensible investment policies, the smallest gift will grow significantly over the years.

#### WHERE CAN I LEARN MORE?

If you would like more information on estate planning and planned giving, call the First United Methodist Church office or the Florida United Methodist Foundation.

All inquiries will be confidential.

#### WAYS TO GIVE

Most often we think of giving from our income. However, as we prayerfully consider sacrificial giving, we have an opportunity to reflect on other sources as well. Some gifts offer advantages to both the donor and the church. The following is a list of popular giving options that help broaden our outreach and build endowment. To learn more about the many ways to give, request a Planned Giving Guide from the Florida United Methodist Foundation ([www.fumf.org](http://www.fumf.org) or 863-904-2970) or talk with your legal counsel.

**BEQUESTS** A simple way to give is to include the church in your will with a gift of a specific dollar amount or a percentage of your estate.

**APPRECIATED SECURITIES** Transfers of stocks or mutual funds may be made directly from your brokerage account to First United Methodist Church. These gifts are tax deductible at full fair-market value subject to some limitations. The gain is not subject to taxation since the appreciated securities are being donated to charity.

**CHARITABLE GIFT ANNUITIES** A charitable gift annuity provides the donor with an immediate tax deduction and a fixed income for life. Upon the death of the donor, the corpus of the annuity goes to the designated charitable beneficiary.

**COLLECTIBLES/PERSONAL PROPERTY** A gift of personal property can include antiques, works of art, jewelry, coin or stamp collections as well as

other valuable assets. These items are generally taxed at a higher capital gains rate if sold. However, they are generally tax-deductible at their base cost and not their fair-market value.

**INSURANCE POLICIES** Many families have paid-up life insurance policies that were originally taken out to cover mortgage expenses or pay for college. A paid-up insurance policy can be a wonderful way to make a gift to the church. The tax deduction is equal to the lesser of replacement value or the donor's cost in the policy. The church will have the option of retaining the policy or taking the current cash surrender value. Donors also may make a significant deferred gift by designating the church as a beneficiary of a life insurance policy or retirement plan.

**CHARITABLE LEAD TRUSTS** A lead trust can be established to provide income to the church for a specified term of years. After the term of years, the assets in the trust revert back to the donor or the donor's heirs. Cash, securities and real estate can be used to fund the trust. There is no income tax deduction for this type of gift, but there is an estate tax savings.

**CHARITABLE REMAINDER TRUSTS** A charitable remainder trust provides an income benefit to the donor and a gift to the church after a specified time period or at the time of the donor's death.

**APPRECIATED REAL ESTATE** A gift of real estate will generate a tax deduction for the full appraised fair-market value. Like securities, the capital gain is not taxable to the donor or the church. Donors who prefer to give a gift of real estate to the church at some future date can set up a "retained life estate" whereby they designate the ownership of their home to the church but retain occupancy during their lifetime.