

Gift Giving

Ten ways to support Living Springs Lutheran Church without writing a Check!!!

✦ **Payable on Death - with CD's, brokerage accounts, etc.**

You can file a form with your bank or other institution, making *Living Springs Lutheran Church* the recipient of those funds upon your death.



✦ **Retirement Accounts, U.S. Savings Bonds** - If *Living Springs Lutheran Church* is named the death beneficiary of an IRA or receives bonds through a will or trust, income taxes are avoided and the value also qualifies for an estate tax deduction.

✦ **Real Estate** - A gift of your home or other property can make an excellent gift. You can reserve the right to live in the property for your lifetime.

✦ **Life Insurance** - You can give *Living Springs Lutheran Church* a policy or name it as the total or partial beneficiary of your life insurance.

✦ **Charitable Lead Trust** - Gift tax and estate tax savings are possible from trusts that pay income to *Living Springs Lutheran Church* for a number of years and then distribute assets to family members.

✦ **Charitable Remainder Trust** - You can receive income for life from gift assets as well as an immediate income tax deduction.

✦ **Living Trust** - Placing property that you wish to give away into a Living Trust with *Living Springs Lutheran Church* can be convenient and simplify the settling of your estate. You continue to manage and control the property.



✦ **Appreciated Stock** or Mutual Fund Shares - You avoid capital gains tax and can deduct the full fair market value for shares held more than one year.

✦ **Gift Annuity** - You can give cash or stock and receive a guaranteed, favorably taxed income for life - plus a deduction.

✦ **Bequest in a Will** - You may continue your lifetime support of *Living Springs Lutheran Church* and its Ministries by "endowing" your gifts through a bequest.

Contact the Living Springs Church office or the Pastor @ (803) 736-0661.

Peace be with you.....