

HAVE YOU CONSIDERED THESE CREATIVE WAYS TO ADVANCE THE KINGDOM?

GIFTS THAT ENHANCE YOUR INCOME

A **Charitable Remainder Trust** or **Charitable Gift Annuity** enables you to make a gift to ministry while receiving a guaranteed lifetime income for one or more persons. Your income could be two or three times greater than the income you were receiving before your gift. These agreements can be funded with cash or non-cash gifts.

GIVE IT TWICE

The fastest growing form of charitable giving is the **Donor-Advised Fund (DAF)**. With a **DAF** you make an initial gift to CNF of property or cash and receive a tax deduction for the full value of your gift. CNF then holds the proceeds of your gift until you recommend distributions to charities at a future time(s). While it is held by CNF, the account grows tax-free.

APPRECIATED PROPERTY GIFTS

The sale of stocks, bonds, mutual funds, real estate or business interests that have appreciated in value over the years generates capital gains taxes. Your gift of property through the Christian Network Foundation will **avoid all capital gains taxes**, and you will receive a charitable income tax deduction equal to the fair market value of the gift.

WILL OR REVOCABLE TRUST BEQUESTS

One of the simplest ways to give is a bequest provision in your estate plan documents. Your **bequest** can be for a specific dollar amount, a percentage of your estate or the remainder of your estate after you have provided for others.

IRA OR PENSION PLAN GIFTS

Pension and IRA accounts are the most heavily taxed accounts you own. Your heirs will pay federal and state income tax as well as potential estate taxes on the account values. Naming the Christian

Network Foundation as a beneficiary (or partial beneficiary) will avoid all taxes. You can direct your gift to ministries you choose.

THE "GET IT BACK" GIFT

With a **Charitable Lead Trust** you transfer assets to a trust that pays income to a charity for a specific number of years determined by you. At the end of this time period, the assets are transferred back to you or to others that you designate. Depending on the performance of the trust, future generations may receive more or less than the original amount deposited. The income tax effects of this tool are complex, and they vary based on the conditions of the trust.

