

# Ways to Give to the Capital Campaign



While multi-year pledges are the most frequent methods of giving to the campaign, various giving vehicles are available, which may enable donors to significantly increase the level of their gifts and provide additional tax benefits.

## Gifts of Cash

Cash gifts are the most common form of giving to campaigns, and are as easy as writing a one-time check or completing a pledge form to make payments over time. Pledging a gift over three to five years may allow one to make a more substantial gift while affording one the opportunity to adjust the timing and amount of each payment to achieve the most beneficial tax treatment. A sample breakdown of multi-year pledges can be found below.

## Retirement Plans / IRAs

Designating CFC as the charitable beneficiary of your retirement plan or individual retirement account is a simple and effective way to support the campaign. Using a Required Minimum Distribution (RMD) at or after age 70.5 is an excellent way to make a tax-free gift of up to \$100,000 annually without the need to itemize deductions.

## Donor Advised Fund

Payments through a donor advised fund can be made to CFC to fulfill a commitment.

## Gifts of Appreciated Securities

Transferring marketable securities that have grown substantially in value may qualify you not only for a tax deduction, but may also help you avoid the long-term capital gains tax.

## Gifts of Life Insurance

Whole life insurance policies that are fully paid up and are no longer needed can make wonderful gifts and may entitle you to a tax benefit for the policy's cash value.

## Charitable Bequests

Bequests can be as simple as adding an addendum to your will indicating that Trinity Episcopal Church will receive a specific amount or a percentage of your estate upon your passing. Planned gifts may be appropriate (and sought) for individuals who have attained 70 years of age.

## Corporate Matching Gifts

Check with your company to see if your employer offers a charitable matching gift program and if donations to religious organizations qualify.

*Donors should consult their tax advisors concerning the treatment of these and other specialized gift techniques as they may vary depending upon individual circumstances.*

### *Pledges Over Three Years*

Sample Total Pledge	Annual Payments	Monthly Payments
<b><i>\$30,000</i></b>	\$10,000	\$833
<b><i>\$24,000</i></b>	\$8,000	\$667
<b><i>\$18,000</i></b>	\$6,000	\$500
<b><i>\$15,000</i></b>	\$5,000	\$416
<b><i>\$12,000</i></b>	\$4,000	\$333
<b><i>\$9,000</i></b>	\$3,000	\$250
<b><i>\$6,000</i></b>	\$2,000	\$167
<b><i>\$3,000</i></b>	\$1,000	\$83
<b><i>\$1,800</i></b>	\$600	\$50

