



## Charitable Giving During Your Lifetime

**An Outright Gift to VMC** is appropriate for donors who want to see their charitable dollars at work during their lifetime. If you write a check, give cash, or transfer stock to a nonprofit, you are making an outright gift. This is by far the most popular way for donors to give to nonprofit organizations such as the Volunteer Ministry Center. Outright gifts provide resources VMC can put to use immediately.

### Matching Gifts

Extensions of corporate philanthropy, matching gift programs are designed to be the means by which companies support employee charitable giving. Companies match donations made by employees to a wide range of nonprofits. Companies big, small, and everything in between; match gifts. Most programs are not only generous about giving money, but are willing to donate to a broad spectrum of organization types.

The entire matching gift process can be completed by a donor in **less than five minutes**. A single additional gift matched can provide thousands of dollars for VMC. Companies usually apply minimums and maximums to their matching gift programs, the most common minimum amount that companies will match is \$25; though minimum matches range from \$1 – \$100. Maximums typically go from \$1,000- \$15,000. To make the most impact with your generous gift you can contact your company's Human Resource representative to learn if your company has a matching gift program and how to submit your matching gift request.

### Appreciated Securities—Stocks, Bonds and Mutual Funds

A charitable contribution of long-term appreciated securities — i.e. stocks, bonds and/or mutual funds that have realized significant appreciation over time — is one of the most tax-efficient ways to give.

Donating long-term appreciated securities to VMC has two key advantages:

- Any long-term appreciated securities with unrealized gains (meaning they were purchased over a year ago, and have a current value greater than their original cost) may be donated to a public charity and a tax deduction taken for the full fair market value of the securities.
- Since the securities are donated rather than sold, capital gains taxes from selling the securities may no longer apply. The more appreciation the securities have, the greater the tax savings will be.

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## Charitable Giving Through Wills

The easiest way to make a charitable gift is by an outright bequest of cash or assets in your Will. The bequest has many advantages for donors who choose to give at the end of their lives. For many, the most important factor is that a bequest allows them to retain their assets until the end of their lives—ensuring funds availability should they need these assets to meet unexpected family needs, health problems, or other unpredictable life events. Because donors are giving assets that they no longer need, many times they are able to make a significantly larger gift than they would during their lifetime. A bequest can be made in several ways:

- You can gift a specific dollar amount or asset
- You can gift a percentage of your estate
- You can make a beneficiary designation of specific assets
- You can gift the balance or remainder of your estate once distributions have been made to heirs, taxes have been paid and any other claims or debts have been settled

Although bequests are not tax-deductible during the donor's lifetime, they offer a number of compensating advantages, including simplicity, economy, revocability, changeability, having funds available during the donor's lifetime, and confidentiality, which will, for many donors, override this tax deduction disadvantage.

Making an outright bequest requires only a short paragraph in your Will that names the Volunteer Ministry Center, Inc. as the charitable beneficiary and states the amount of your gift. Adding VMC as a beneficiary in a previously executed Will is a simple process that involves contacting your attorney to complete a Codicil to modify your existing Will. A *Codicil* is a legal document that amends (makes changes) a previously executed Will. When you write or review your Will, you can request that your attorney include similar wording as these examples:

*"I give, devise or bequeath to the Volunteer Ministry Center, Inc., for its general purposes all (or percentage) of the rest, residue or remainder of my estate, whether real or personal."*

*"I give the Volunteer Ministry Center, Inc. the sum of \_\_\_\_\_ dollars to be used for the general purposes of the Volunteer Ministry Center, Inc."*

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## Charitable Giving Through A Living Trust

A Living Trust (*also known as an Inter Vivos Trust or Revocable Living Trust*) is a legal document created by you during your lifetime. Just like a Will, a Living Trust spells out exactly what your desires are with regard to your assets, your dependents, and your heirs. The big difference is that a Will becomes effective only after you die and your Will has been entered into probate. A Living Trust bypasses the process of probate, enabling your Trustee (who fills basically the same role as an executor of a Will) to carry out your instructions as documented in your Living Trust at your death, and also if you are unable to manage your financial, healthcare, and legal affairs due to incapacity. Before establishing a Living Trust, discuss your needs with an experienced estate attorney or a certified financial planner.

Adding VMC as a beneficiary of your Living Trust can be done in the same way as a Will in that you can gift a specific dollar amount or asset, a percentage of your estate, gift from the balance or residue of your estate, or make a beneficiary designation of specific assets.

### What's The Difference Between A Living Trust And A Will?

- **Living Trusts help avoid probate:** The probate process can be costly and can significantly cut into the property and assets you leave your heirs. While creating a Living Trust is a bit more difficult than making a Will, it does allow your heirs to avoid probate, thereby keeping more of your assets and getting those assets much more quickly.
- **A Living Trust is private:** Wills are, in the end, public documents. A Living Trust, on the other hand, is not. If you have certain assets you would like to keep private or if the idea of your last wishes becoming public isn't something you are comfortable with, a Living Trust might be right for you.
- **Transfer of property:** Both a Will and a Living Trust allow you to transfer property. In a Will, you simply name the property. In a Trust, however, you must make certain to transfer that property into the Trust. You may still use the property in question while you're alive, but you won't technically be the owner, since you've placed it in a Trust.

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## Charitable Giving Through Beneficiary Designations

Many people have bank and investment accounts that they would like to leave directly to family, friends, or a charitable interest such as The Volunteer Ministry Center at the end of their lifetime. This can often be accomplished using a “pay on death” (P.O.D.) provision for a bank account or a “transfer on death” (T.O.D.) provision for certain other investment accounts.

### Bank Accounts

You can keep your savings and checking accounts out of probate by adding a **Pay On Death (POD)**, beneficiary to the account. Your bank or credit union will add the beneficiary to your account free of charge. You can change the beneficiary as often as you like and you can designate multiple beneficiaries. When you name a POD beneficiary, you do not give up control or ownership of your bank account. The POD beneficiary cannot withdraw or deposit money in your account. The beneficiary is not entitled to receive correspondence or financial statements from the bank. Upon your death, the account ownership will automatically pass from you directly to your named beneficiary. Your beneficiary will have immediate access to the funds in the account. Simply ask your bank manager or officer of your financial institution for the appropriate form. You retain full ownership and access to the funds during your lifetime and the person or charity receives only what is left in the account.

### Investment Accounts

A **Transfer On Death Account (TOD)** is a special type of investment account recognized under state law that can be set up for investment accounts, including mutual funds, stocks and savings bonds held in a brokerage account. A TOD account is established when the TOD owner dies, the investments remaining in the TOD account will pass directly to the beneficiaries named by the owner, keeping your investment accounts out of probate. Joint TOD accounts may be established and maintained by multiple owners that will pass to TOD beneficiaries after all of the owners die. However, for married couples, after one spouse dies, the surviving spouse will have full control of the TOD account and, therefore, can change the beneficiaries of the account.

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## Charitable Giving Through IRA's & Retirement Plans

If you have funds in an IRA (*Individual Retirement Account*) or employee sponsored retirement plan, you can name the Volunteer Ministry Center, Inc. as a beneficiary. Naming VMC as primary, partial, or contingent beneficiary may provide tax savings in two ways.

- First, the charitable gift may be deductible for estate tax purposes.
- Secondly, VMC will not have to pay any income tax on the funds it receives.

This double benefit can save combined taxes that otherwise could eat up a substantial portion of your retirement account.

### IRA Charitable Rollover

Legislation enacted as of December 18, 2015, H.R. 2029 (*Protecting Americans from Tax Hikes Act of 2015*), permanently extended the IRA Charitable Rollover for 2015 and going forward! The provision allows individuals age 70½ or older to make tax-free gifts totaling up to \$100,000 from a traditional IRA account directly to qualified charities, like VMC, provided they are completed by December 31. If your spouse has IRA accounts, you may each make gifts of up to \$100,000 from these accounts. While you cannot claim a charitable deduction for IRA gifts, the distribution counts towards your minimum required distribution and does NOT trigger income tax for you.

***On December 20, 2019, President Trump signed the Setting Every Community Up for Retirement Enhancement ("SECURE") Act into law. This increased the required minimum distribution age from 70½ to 72, effective for distributions made after Dec. 31, 2019 for individuals who attain age 70 ½ after such date. The new age limit does not apply to individuals who turned 70½ prior to the end of 2019.***

In order to complete an IRA Charitable Rollover, please contact your IRA provider for exact instructions.

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## Charitable Giving Through Life Insurance

Many people have life insurance policies that are no longer needed for their original purpose. Such policies can be given to the Volunteer Ministry Center and an income tax deduction may be taken for the cash surrender value. In addition, the annual premiums on an existing policy given to VMC irrevocably may also be tax-deductible. Your financial advisor or life insurance representative can help you with this. Also, without giving up ownership of your life insurance policy, you can still designate the Volunteer Ministry Center, Inc. as a whole or partial death beneficiary. To get started, just contact your insurance company for a *Change of Beneficiary* form.

### What Are The Benefits Of Using Life Insurance For Charitable Giving?

Life Insurance allows you to make a much larger gift to VMC than you might otherwise be able to afford. Although the cost to you (*your premiums*) is relatively small, the amount the Volunteer Ministry Center will receive (*the death benefit*) can be quite substantial. As long as you continue to pay the premiums on the life insurance policy, VMC is guaranteed to receive the proceeds of the policy when you die. (*Note: guarantees are subject to the claims-paying ability of the insuring insurance company.*) Since life insurance proceeds paid to VMC are not subject to income and estate taxes, probate costs, and other expenses, VMC can count on receiving 100 percent of your gift.

Giving life insurance to VMC also has certain income tax benefits. Depending on how you structure your gift, you may be able to take an income tax deduction equal to your basis in the policy on your annual income tax return. When an insurance contract is transferred to VMC, the donor's income tax charitable deduction is based on the lesser of the fair market value or adjusted costs basis.

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## Charitable Giving Through Real Estate

An outright gift is the best-known and simple means of making a charitable donation of real estate. The deed or title of the property is transferred from the owner to the Volunteer Ministry Center, Inc. The tax treatment for gifts of real property often depends on the type of property and the length of property ownership. As long as the donor has owned the property for at least a year, the donor may be eligible for an income tax deduction that is equal to the property's fair market value. With an outright gift, donors may also avoid the capital gains taxes they would have incurred by selling the property.

**Life estates** are also a useful tool for making a substantial gift to charity by donating your home or farm without having to vacate the property or give up any benefits you currently enjoy from the property. You'll receive a charitable tax deduction up front for the donation to charity, but the gift's benefits and responsibilities remain yours until the time of your choosing, which is usually after the donors' death.

There are other types of transfer strategies that may be attractive choices for your individual situation and the nonprofit you hope to help. With any of them, it's wise to consult with specialists in key areas, such as tax advising and wealth planning, to help you make sound decisions and prepare accurate financial statements.

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## Charitable Giving Through Life Income Gifts

There are many types of charitable trusts, the most common of which include the Charitable Lead Trust and the Charitable Remainder Trust.

### **Charitable Lead Trust:**

A Charitable Lead Trust is a trust with both charitable and non-charitable beneficiaries. It is called a Lead Trust because it is the charity (VMC) that is entitled to the lead interest of the lead property. After a specified term, the remaining trust property passes to you (the donor) or another non-charitable beneficiary you designate.

A Charitable Lead Trust is an excellent estate planning tool as it allows you to keep an asset in the family while being an effective tax-minimization device. It can provide special tax benefits for any property that is expected to appreciate in value between the date of the gift and the expiration of the trust; and, it can be used to shelter property from gift and estate taxes when planning to pass ownership of assets to family members. However, it is important to remember that Charitable Lead Trusts are non-reversionary. This means that once the trust is in effect, the donor cannot access the trust until it expires.

### **Charitable Remainder Trust:**

A Charitable Remainder Trust is also a trust with both charitable and non-charitable beneficiaries. However, with a Charitable Remainder Trust the charity (VMC) is the recipient of the remainder interest. Trust income is payable to the donor or other family members for a period of years. Upon the donor's passing, the principal goes to the charitable beneficiary (VMC). There are tax advantages to the Charitable Remainder Trust and the charity of choice (VMC) receives a significant gift upon the donor's passing.

### **Charitable Gift Annuity:**

A Charitable Gift Annuity is a legal contract between you and your favorite charity (VMC). The contract states that you are immediately giving an asset to the Volunteer Ministry Center, which must be recognized by the IRS as a 501c3 organization. For your gift, you are guaranteed a specified income for the rest of your life. This can be done as an individual annuity or as a spouse survivor annuity where your spouse will gain the income upon your death.

***In the above cases, consult a legal professional to draft the trust or annuity document. This information is intended for educational purposes and should not be considered as legal, financial, or other professional advice. If you would like additional information, please contact VMC's Chief Development Officer, Mary Beth Ramey at (865) 524-3926 Extension 229.***





## Charitable Giving Through Donor Advised Funds

A Donor-Advised Fund, or DAF, is a philanthropic vehicle established at a public charity. It allows donors to make a charitable contribution, receive an immediate tax benefit and then recommend grants from the fund over time. An easy way to think about a Donor-Advised Fund is like a charitable savings account: a donor contributes to the fund as frequently as they like and then recommends grants to their favorite charity when they are ready. Donor Assisted Funds work in the following manner for donors:

- You make an irrevocable contribution of personal assets.
- You immediately receive the maximum tax deduction that the IRS allows.
- You name your Donor-Advised Fund Account, advisors, and any successors or charitable beneficiaries.
- Your contribution is placed into a Donor-Advised Fund account where it can be invested and grow tax free.
- At any time afterward, you can recommend grants from your account to qualified charities.

The first Donor-Advised Funds were created in the 1930's, although Congress didn't establish the legal structure for them until 1969. In the 1990's, Donor-Advised Funds began to grow in visibility and popularity, and they have become philanthropy's fastest-growing vehicle in recent years. Today, they account for more than 3 percent of all charitable giving in the United States.

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## Charitable Giving To VMC's Endowment Fund

An Endowment Fund is an investment fund set up by an institution in which withdrawals from the invested capital are used for ongoing operations or other specified purposes. Endowment funds are funded by donations which are tax deductible for donors. An Endowment Fund enables the charity to use the interest earned by the invested endowment funds to support its programs. It is a mechanism to build and sustain the future for the non-profit organization. Gifts to an Endowment Fund strengthen the charity's position in perpetuity.

### The VMC Endowment Fund

VMC partners with the East Tennessee Foundation to manage and administer VMC's Endowment Fund. Established in 1986 and serving 25 East Tennessee counties, the East Tennessee Foundation is a public, nonprofit, community foundation that is comprised of 400 philanthropic funds and 9 supporting organizations with a total of over \$257.8 million in assets. This partnership ensures that VMC's Endowment Fund will grow with the highest degree of financial stewardship and philanthropic expertise.

Gifting to VMC's Endowment Fund or to general agency operating needs does not need to be a "one or the other" giving situation. VMC's Endowment Fund is a great way for donors who are already giving annually to make a meaningful impact on VMC's future. VMC's Annual Giving Plan provides for the day to day operations of the agency; while VMC's Endowment Fund ensures VMC's financial stability and sustainability for years to come.

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