

IRREVOCABLE GIFTS

THESE GIFT ARRANGEMENTS CANNOT BE CHANGED AND MANY DO NOT MATURE (BENEFIT THE CHARITY) UNTIL SOME TIME IN THE FUTURE.

Gift Annuity

In the case of a charitable gift annuity, you receive fixed annual payments for life in exchange for a gift of cash, securities, or possibly, real estate. It assures: 1) a gift to USMB upon death of all income beneficiaries, 2) an income for life for you and your loved one (if a two-life annuity), plus 3) significant tax benefits. The gift process is simple if assisted by knowledgeable professionals.

Deferred Gift Annuity

This gift annuity offers a higher rate of return when payments begin and a higher gift deduction. Income, however, is deferred. It is a desirable plan for those in their earning years who can benefit from a tax deduction and wish to arrange for a fixed-payment retirement benefit.

Life Estate Agreement

The life estate agreement is a plan for giving your personal residence or farm but retaining lifetime use of the property for yourself and your spouse. The process is simple.

An income tax deduction is allowable in the year of the gift transfer. Probate of the property is avoided and the property is removed from the taxable estate.

Charitable Remainder Unitrust

A charitable remainder unitrust provides income to you and/or someone you love based on the value of the property given. USMB and other charitable organizations of your choice will ultimately benefit from this arrangement.

Unitrusts are usually most advantageous for gifts of sizeable amounts involving property or securities which have significantly appreciated in value. There are considerable tax advantages; capital gains are bypassed and an income tax deduction can be claimed for a portion of the value of the property. Estate tax benefits are also possible.

Charitable Lead Trust

You may create a trust to provide income for USMB for a period of years while ensuring that the gift will ultimately be returned to you or a loved one you designate. The lead trust can be an effective way to reduce or eliminate taxes that would otherwise be due on assets left to children or grandchildren.

Neither the author nor this organization is engaged in rendering legal or tax advisory service. The purpose of this publication is to provide information of a general nature only that is of interest to those with charitable giving intent. Advice from your tax advisor should be sought when considering these type of gifts.

GOD IS DOING WONDERFUL THINGS

with the resources that individuals, congregations and ministries are releasing back to Him.

We would like to encourage you to consider how MB Foundation might be able to assist you in Giving Meaning to YOUR Money!

- ▲ CHARITABLE GIVING
- ▲ INVESTMENT CERTIFICATES
- ▲ LOANS
- ▲ ESTATE PLANNING
- ▲ PLANNED GIVING SOLUTIONS
- ▲ CHARITABLE TRUSTS
- ▲ CHARITABLE GIFT ANNUITIES
- ▲ ENDOWMENT MANAGEMENT
- ▲ STEWARDSHIP EDUCATION

Please contact us at one of our two offices, or visit us on the web at www.mbfoundation.com.



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WAYS TO GIVE



GIVING. At times the task seems daunting, at other times it brings great pleasure. You may desire to make larger charitable gifts to support **U.S. Conference of MB Churches (USMB)**, but concerns about personal and family financial security may make these gifts seem impossible.

A gift plan arrangement can help you make meaningful gifts while attaining other important financial goals. Many of these gift arrangements are referred to as “planned gifts.” A planned gift can be defined as a voluntary gift of any kind, in any amount, given for any purpose, when the assistance of a qualified person is needed to help complete the gift.

A planned gift provides a wonderful opportunity to support the ongoing work of God through USMB...leaving a legacy, or testimony, of your values. Several factors are involved in planned giving; family needs, the best asset(s) to give, the best method, the timing of the gift, and the tax consequences.

Planned gifts may be used to provide for general operations, a special project, or to build the endowment to ensure a healthy financial future for USMB. A planned gift also offers an opportunity to remember a loved one.

USMB partners with MB Foundation to assist you in your gift planning. MB Foundation is available to provide detailed information on any of the gift plans mentioned in this brochure.

OUTRIGHT GIFTS

THESE ARE THE SIMPLEST GIFTS TO MAKE. THE GIFT MUST BE COMPLETE AND IRREVOCABLE.

CASH

These gifts are fully tax-deductible up to 50% of your adjusted gross income.

SECURITIES OR REAL ESTATE

This is an effective gift option, particularly if the securities, mutual funds, or real estate are highly appreciated in value. You can claim an income tax deduction for their current value and you are not taxed on the gain. The tax deduction on these gifts is usually limited to 30% of your adjusted gross income, although any unused amount can be carried forward for five years. According to IRS rules, a qualified appraisal will be required.

FARM COMMODITIES

The gifting of grain or livestock is a good option for some. It is required that MB Foundation be notified in advance of the gift and then authorize you to serve as their agent in selling the product. The benefit to the donor is not in a gift deduction but rather in a reduction in reportable taxable income.

REVOCABLE GIFTS

THE PLAN FOR THESE GIFTS MAY BE SET IN PLACE NOW BUT YOU ARE ABLE TO CHANGE YOUR MIND IF YOUR CIRCUMSTANCES OR ATTITUDES CHANGE.

GIVING THROUGH A WILL OR LIVING TRUST

This is one of the simplest ways to make a significant charitable gift. Your bequest may provide for a specific dollar amount in cash, specific items of property, or a percentage of the estate.

Some have chosen to leave 10% of their estate to the cause of Christ to continue their lifetime giving practice. Others choose to include the Lord's work as another “child” in the distribution of their estate. MB Foundation can be designated to receive the gift. A letter of instruction (donor advised memorandum) can then be used to designate the gift to USMB and to benefit other 501(c)(3) qualified organizations of your choice.

LIFE INSURANCE

There are many ways to give with life insurance. You can name charity as beneficiary or co-beneficiary. You can give a policy you already own and perhaps no longer need due to a change in circumstances by changing the name of the owner and beneficiary. You can purchase a new policy for the benefit of USMB and take a tax deduction for the amount of the premiums...and there are more ways.

RETIREMENT FUNDS

USMB may be designated as the final beneficiary of some or all of your retirement funds. Funds may be designated from a company pension plan, an Individual Retirement Account, or other private fund. Designating retirement funds to charity is one of the most effective ways to make a charitable gift at death.

PAY ON DEATH ARRANGEMENTS

A convenient gift to consider is the gift of a savings account, certificate of deposit, or other investments. The account can name charity as beneficiary in a “pay on death” account. Funds in the account would immediately be available to support USMB at the time of your death, without delays or unnecessary expense.

