



# Circuit Rider Dispatch



**Holston Conference of the United Methodist Church Foundation, Inc.**

SHOULD YOU HAVE QUESTIONS ABOUT ANY OF THE FOLLOWING OPTIONS  
TO BENEFIT YOUR LOCAL CHURCH OR FAVORITE UMC MINISTRY  
[PLEASE CONTACT US.](#)

YOUR GIFT	YOUR GOAL	HOW IT WORKS	YOUR BENEFITS
<b>BEQUEST CREATING/BENEFITING AN ENDOWMENT OR NON- ENDOWED FUND</b>	Maintain control of your assets during life Make a gift to charity at your death	You designate our church as the beneficiary of your asset by will, trust or other instrument.	Estate tax charitable deduction Life use and ownership of your property
<b>CHARITABLE GIFT ANNUITY (CGA) MANAGED BY THE HOLSTON CONFERENCE FOUNDATION</b>	Receive fixed income for life Avoid capital gains tax on the sale of your appreciated property Enjoy the benefit of tax savings from a charitable deduction	You transfer your cash or appreciated property to our church in exchange for our promise to pay you fixed income (with rates based on your age) for the rest of your life.	Charitable tax deduction Fixed income for life Partial bypass of capital gain Possible tax-free payments
<b>CHARITABLE REMAINDER TRUST (CRT)</b>	Transfer your appreciated property without paying capital gains tax Enjoy regular income for life or a term of years Receive the benefit of tax savings from a charitable deduction	You transfer your cash or appreciated property to fund a charitable trust. The trust sells your property tax-free and provides you with income for life or a term of years.	Charitable tax deduction Income for life or a term of years Possible income growth over time Avoidance of capital gains tax
<b>RETIREMENT PLANS IRA, 401-K, 403-B, ETC.</b>	Avoid possible additional taxes paid at your death. Retirement plans may push the estate value beyond the federal or state exempt amount.	Request a beneficiary form from the custodian of your plan.	Avoid having non-spousal heirs pay income tax on distributions from your retirement plan. A large portion of the retirement plan may be dissipated by the combined burden of estate and income taxes.
<b>LIFE INSURANCE PLANS (TERM AND WHOLE LIFE)</b>	Make a gift to your church or favorite charity using an existing policy you no longer need.	Contact your insurance agent and change the beneficiary to your church or the Foundation. You will also receive an income tax deduction if the ownership of policy (not term) is changed.	A gift of whole life insurance that is paid up is a current charitable income tax deduction with tax savings that may be spread out over six years. You also have the satisfaction of knowing that your policy proceeds are going to benefit a worthy cause.
<b>REAL ESTATE</b>	Simplify your estate Avoid capital gains tax Provide income from a trust	Transfer real estate to the Foundation outright or fund a charitable trust	Enjoy an income tax deduction and avoid capital gains tax Provide income from trust



#### SAVVY LIVING

### How to Recognize Stroke Symptoms and What to Do

What are the symptoms of a stroke? My 66-year-old aunt had a stroke a few months ago and neither she nor my uncle had a clue it was happening. [Read More](#)

#### PERSONAL PLANNER

### Bypass the Estate Tax

On January 2, 2013, the President signed into law The American Taxpayer Relief Act of 2012. [Read More](#)

#### YOUR PLAN

### Edith Leming Skinrood

EDITH LEMING SKINROOD had the looks of a movie star and the disposition of an angel. [Read More](#)

#### WASHINGTON NEWS

### Highway Trust Fund Bill Slowly Rolling Forward

On May 31 the current bill to provide funding for the Highway Trust Fund will expire. If Congress does not act, hundreds of summer highway construction projects will be placed on hold. [Read More](#)

#### FINANCES

**Stocks** - Macy's Earnings Disappoint [Read More](#)

**Bonds** - The Treasury Rollercoaster [Read More](#)

**CDs and Mortgages** - Interest Rates Rise Again [Read More](#)

### To Support Your Local Church's Mission or Favorite UMC Ministry in Your Estate Plans, Consider the Following:

**Utilize the Foundation.** The Foundation will help you determine the best course of action for your estate plans regarding taxes, purpose and overall charitable goals (See chart below.)

**Share your plans.** Sharing your plans with church leadership is encouraged to ensure that the leadership supports your intentions (Does the gift fit with the vision and needs of the church?) We also want to recognize and celebrate if you are comfortable with telling your story. A donor's wish for anonymity is strictly followed when requested.

**Possibly hire an attorney.** Certain gifts require professional legal advice, such as the creation of a trust or a complicated bequest, others do not. The Foundation can advise you as to when legal consultation is needed according to your situation.

**Document your intentions.** Utilizing the Foundation's donor documents indicates your specific ministry interest in your estate plan. This documentation is non-binding but helpful for the executor of your estate plans, loved ones and the church.

The Foundation's professional staff and services are available FREE OF CHARGE to individuals and churches seeking assistance in their planning process.

Click [here](#) to contact us today.

