

LUTHERAN  
 COMMUNITY  
 FOUNDATION



To ensure compliance with IRS requirements, be aware that any U.S. federal tax advice that may be contained in this brochure is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing and recommending to another party to any transaction or matter addressed herein.

Charitable giving can result in significant tax, legal and financial consequences. Because the Foundation cannot give legal or tax advice, you are strongly encouraged to consult with your personal legal and tax advisors.

To serve our donors with integrity  
 as together we change lives and spread joy  
 by sharing our blessings with the world.

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Throughout our community  
 and by God's grace, we will achieve  
 effective, positive and lasting change.

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# GIVING OPTIONS

ONE MEASURE OF A FOUNDATION IS THE VARIETY OF CHOICES IT MAKES AVAILABLE to you as a donor. At the Lutheran Community Foundation, we're committed to providing innovative, powerful tools for you and our community to do great things. Whatever path you choose, you will set in motion a lasting legacy that will continue to change lives and spread joy.

## YOUR GIVING OBJECTIVES

THROUGH THE FOUNDATION, YOU HAVE OPTIONS THAT ALLOW YOU TO GIVE IN WAYS THAT REFLECT your life experiences and values. You can match your giving interests to any of the Foundation's flexible charitable fund options.

GIVING INTERESTS

CHARITABLE FUND OPTIONS

	DESIGNATED FUND	DONOR ADVISED FUND	FIELD OF INTEREST FUND	SCHOLARSHIP FUND	LCF COMMUNITY FUND	LCF FIELD OF INTEREST FUND	UNRESTRICTED FUND
<b>MINIMUM GIFT</b>	\$5,000 per charity	\$10,000	\$25,000	\$5,000/ \$50,000	Gifts of any size	Gifts of any size	Contact the Foundation
Provide ongoing support to one or more favorite charities	X						
Direct gifts to your favorite charities at times of your choosing		X					
Name successor advisors—children, grandchildren or friends—to carry on your tradition of charitable giving		X					
Provide support to a particular cause or geographic area			X				
Assist students at a specific school or encourage a particular field of study through scholarships				X			
Join others in addressing pressing, unmet needs in the community					X	X	
Support unmet community needs in your name now and into the future							X

# BENEFITS OF GIVING

THERE ARE BENEFITS TO GIVING THAT GO BEYOND THE PERSONAL SATISFACTION OF HELPING those in need. You can make a gift that reduces your current tax burden or simplifies the eventual distribution of your estate. The Foundation offers flexible options to match your giving preferences with what best suits your personal circumstances.

YOUR PREFERENCE	GIFT OPTIONS	BENEFITS
Make an immediate, outright gift	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Publicly traded securities (stocks and mutual funds)</li> <li>• Real estate</li> <li>• Closely held stock</li> </ul>	<ul style="list-style-type: none"> <li>• Immediate charitable deduction.</li> <li>• Bypass capital gain tax on the appreciation of securities, real estate and/or closely held stock owned for more than one year.</li> </ul>
Make a deferred gift while maintaining flexibility and control of the gift asset while living	<ul style="list-style-type: none"> <li>• Bequests through a will or living trust</li> <li>• Beneficiary proceeds</li> <li>• Retirement assets such as IRAs, tax-sheltered annuities, and 401(k) and 404 (b) plans</li> </ul>	<ul style="list-style-type: none"> <li>• Retain control over the assets while living.</li> <li>• Option to designate all or a portion of the proceeds to the Foundation.</li> <li>• Heirs avoid paying income and estate taxes on the assets when the Foundation is named beneficiary.</li> </ul>
Convert gift assets to ongoing fixed income payments and provide a future gift to charity	<ul style="list-style-type: none"> <li>• Gift annuity</li> <li>• Charitable remainder annuity trust</li> </ul>	<ul style="list-style-type: none"> <li>• Immediate charitable deduction.</li> <li>• With a gift annuity, receive a guaranteed, fixed income for life that is partially tax-exempt.</li> <li>• With an annuity trust, receive a set income for life or for a term of years.</li> <li>• Competitive rates of income—likely higher than fixed income investments (CDs, treasury bills and money market funds).</li> </ul>
Convert gift assets to ongoing income payments that vary based on value of trust's assets, and provide a future gift to charity	<ul style="list-style-type: none"> <li>• Charitable remainder unitrust</li> </ul>	<ul style="list-style-type: none"> <li>• Immediate charitable deduction.</li> <li>• Bypass capital gain tax if you give securities or real estate.</li> <li>• Potential hedge against inflation—payments calculated annually using a set percentage rate and the value of your trust's assets.</li> </ul>
Make a significant gift upon death	<ul style="list-style-type: none"> <li>• Life insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Immediate charitable deduction for premium payments when the Foundation is owner and beneficiary of the life insurance contract. You may use either cash or securities for your premium payments.</li> <li>• Name the Foundation as owner and beneficiary of an existing insurance contract, and receive an immediate charitable deduction.</li> <li>• Name the Foundation partial, sole or contingent beneficiary of a contract, and maintain flexibility and control while living.</li> </ul>
Make a deferred gift of real estate while continuing to use it	<ul style="list-style-type: none"> <li>• Real estate retaining life estate</li> </ul>	<ul style="list-style-type: none"> <li>• Make a gift of your home, recreational property or farm while continuing lifetime use of the property.</li> <li>• Immediate charitable deduction for a portion of the appraised value.</li> <li>• Property is excluded from probate.</li> </ul>
Provide for heirs or others while making a gift	<ul style="list-style-type: none"> <li>• Charitable lead trust</li> <li>• Any income-producing gift (gift annuity, annuity trust or unitrust)</li> </ul>	<ul style="list-style-type: none"> <li>• Financial benefits to your children, grandchildren or friends.</li> <li>• Charitable deduction and, depending on the type of gift you make, there may be estate tax savings.</li> </ul>

## MAKING YOUR GIFT TO THE FOUNDATION

WE CAN HELP ANSWER YOUR QUESTIONS TO CREATE A CHARITABLE GIVING PROGRAM that best matches your interests and circumstances. To learn more about giving to the Lutheran Community Foundation, contact:

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