

GIVE NOW.
GIVE LATER.
GIVE &
RECEIVE.



LUTHERAN
COMMUNITY
FOUNDATION®

GIVING SOLUTIONS TAILORED TO YOUR NEEDS

At the Lutheran Community Foundation, we're committed to offering you the opportunity to give in ways that are right for you. Give Now. Give Later. Give & Receive. designed to provide an overview of the many options available through the LCF—options that can be used to create a charitable solution that meets your specific needs and interests. Whatever path you choose, you will set in motion a lasting legacy that will change lives and spread joy.

The LCF is a public charity working nationally to help people give to their favorite charities and causes.



ASSETS YOU CAN GIVE

Your charitable gift(s) can be made with a variety of assets and there are a number of ways that you can give them. Whether you choose to give now, give later, or give and receive, your gifts support the charities and causes that mean the most to you.

	ASSETS TO GIVE					
	Cash	Publicly Traded Securities <i>stocks, bonds or mutual funds</i>	Real Estate	Closely Held Stock	Retirement Assets <i>IRAs, tax-sheltered annuities, 401(k) or 403(b) plans</i>	U.S. Savings Bonds & Annuities <i>commercial annuities or U.S. savings bonds (Series E, EE, H or HH)</i>
GIVE NOW Immediate support to charity. If you: <ul style="list-style-type: none"> • Want to witness the change your gift is making. • Want to be actively involved in your grantmaking. • Have current assets available for giving. • Want to involve your family. 						
Outright Gift	+	+	+	+		
GIVE LATER Benefit charity upon death. If you: <ul style="list-style-type: none"> • Want control of your assets while living. • Can make a larger gift upon death. • Want to provide ongoing support to charities. • Want the flexibility to change your plans. • Want to share a legacy of values with your family. 						
Life Insurance	+	+				
Bequests & Beneficiary Proceeds (given at death)	+	+	+	+	+	+
Life Estate Reserved			+			
GIVE & RECEIVE Income payments now and benefit charity upon death. If you: <ul style="list-style-type: none"> • Want to provide future support to charity. • Are charitably inclined, yet need income payments now. • Have assets that could be converted into ongoing income payments. • Have concerns about market volatility. 						
Charitable Gift Annuity	+	+				
Charitable Remainder Annuity Trust	+	+				
Charitable Remainder Unitrust	+	+	+	+		
Testamentary Trust	+	+			+	+

WAYS TO GIVE

The LCF offers a broad range of giving tools so that you can give during your lifetime or upon your death with maximum tax benefits based on when and how your gifts are made. These solutions can be tailored to your personal financial circumstances in conjunction with an estate plan, with all of the benefits described below.

GIVE NOW

	Description	Benefits
Outright Gifts	Outright gifts provide immediate and long-lasting financial support to your favorite charities and causes through your charitable fund.	<ul style="list-style-type: none"> • Receive an immediate charitable deduction. • For gifts of securities or real estate, you bypass capital gains taxes on the appreciated value.

GIVE LATER Gifts upon death

	Description	Benefits
Life Insurance with LCF named as owner of the contract	Charitable life insurance offers a low-cost way to make a significant gift that benefits your charitable fund upon death.	<ul style="list-style-type: none"> • Receive an immediate charitable deduction for premium payments. • Use either cash or publicly traded securities for premium payments. • Give a new life insurance contract or transfer ownership of an existing contract to the LCF.
Bequests	Bequests can be made of the property and assets you own at the time of your death by naming the LCF in your will or living trust. Your charitable fund benefits upon your death.	<ul style="list-style-type: none"> • Leave a specified dollar amount, a percentage of your estate or specific assets to the LCF. • Maintain flexibility and control of the gift asset while living. • Heirs avoid paying income and estate taxes on assets designated to the LCF. • Receive an estate tax deduction.
Beneficiary Proceeds	When the LCF is named as beneficiary of your IRA or other qualified retirement plan, annuity or life insurance, your charitable fund benefits upon your death.	<ul style="list-style-type: none"> • Designate any portion of these assets to the LCF. • Maintain flexibility and control of the gift asset while living. • Heirs avoid paying income and estate taxes on assets designated to the LCF. • Receive an estate tax deduction.
Life Estate Reserved	You can make a gift of property while retaining use and enjoyment as long as you live. Your recommended charitable fund benefits upon your death.	<ul style="list-style-type: none"> • By deeding the property to the LCF, you receive an immediate charitable deduction for a portion of the appraised market value. • Use or rent the property until your death.

GIVE & RECEIVE Gifts that provide ongoing income payments

	Description	Benefits
Charitable Gift Annuities	<p>A charitable gift annuity is a simple written agreement through which you make a gift of cash and/or securities to the LCF and receive, in turn, income payments for life. You can elect to begin income payments immediately or defer to a future date.</p> <p>Upon your death, the remainder benefits your charitable fund. <i>\$10,000 minimum.</i></p>	<ul style="list-style-type: none">• Receive an immediate charitable deduction.• For gifts of securities, you bypass capital gain taxes on the appreciated value.• Charitable gift annuities offer competitive rates of income, likely higher than fixed-income investments such as CDs, treasury bills or money market funds. Typically, a portion of this income is tax free.
Charitable Remainder Trusts	<p>Through a charitable remainder unitrust, your gift assets are converted to ongoing income payments for life or a term of up to 20 years. At the end of the trust, the remainder benefits your charitable fund.</p> <p>With a unitrust, you can make multiple gifts of cash, publicly traded securities and/or real estate. Your income payments are calculated annually using a set percentage rate and the value of your trust's assets. <i>\$100,000 minimum, \$200,000 when giving real estate or closely held stock.</i></p> <p>With an annuity trust, you make a one-time gift of cash or publicly traded securities and receive ongoing income payments for a set amount. <i>\$50,000 minimum.</i></p>	<ul style="list-style-type: none">• You receive an immediate charitable deduction.• For gifts of securities or real estate, you bypass capital gain taxes on the appreciated value. <p><i>Annuity trust and unitrust donors interested in a lifetime trust must typically be 50 or older. Income beneficiaries may be younger for a term-of-years trust.</i></p>
	<p>A testamentary trust is a type of charitable remainder trust that upon your death, provides an income to a surviving spouse or other named person for life or a term of years, and then benefits your charitable fund.</p>	<ul style="list-style-type: none">• By using retirement assets to fund the trust, you may be able to bypass income and estate taxes.

Tax, Legal & Financial Implications

Charitable giving can result in significant tax, legal and financial consequences. The LCF cannot give you legal or tax advice. We strongly encourage you to consult your own attorney and tax advisor regarding your gifts.

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 any transaction or matter addressed herein.

DONOR ADVISED FUNDS TO ACHIEVE YOUR CHARITABLE GOALS

You can change lives where you find your strongest connections through the flexibility of an LCF Donor Advised Fund. Whether you want to support a specific charity (or charities), a cause or unmet community needs, we'll make the most of your gifts to achieve your charitable goals.

DESIGNATED FUND

Create a Donor Advised Fund that provides annual support to your designated charities, causes and/or the community. Here's how it works:

1. **Establish your fund** with an outright or future gift.
2. **Select an LCF investment portfolio** to match your investment preference:

Growth Portfolio 80% equities/20% fixed income	Invested to provide maximum sustained support to charities far into the future.
Mission Portfolio 80% equities/20% fixed income	Invested to provide maximum sustained support to charities through investments that are aligned with mission and provide positive outcomes for our shared community.

3. **Identify favorite charities, causes and/or the community** to benefit from your fund. Once assets are received into your fund, annual grants will be distributed as per your charitable recommendations.

Your Charity

Designate One or More Charities. Provides annual grants to your favorite charities. *\$5,000 per charity minimum. Call the LCF or visit TheLCF.org/charity_research for information on specific charities and resources for evaluating them.*

Designate a Scholarship. Provides annual scholarships for any level of education from preschool to postgraduate studies at an accredited educational institution (e.g. college, university or seminary). *\$5,000 per educational institution minimum. To create a customized scholarship fund that's fully administered by the LCF, contact the LCF.*

or

Your Cause

Designate Your Cause/Area of Interest. Designate your specific cause or area of interest, without naming a specific organization to benefit. LCF research identifies specific charities to receive annual grant support from your fund. *\$25,000 minimum.*

Give With Others. Select one or more of the following interest areas and the LCF will take your voice into our shared community to address needs through a broader, Lutheran response. LCF research identifies specific charities to address needs within these focus areas: *No minimum, gifts of any size are welcome.*

Disaster response	Human services	LCMS & related organizations
Education	Ecumenical/Interfaith	WELS & related organizations
Health services	ELCA & related organizations	

or

Your Community

LCF Community Fund. Through this fund, the LCF takes your gifts into our community to facilitate larger conversations and create strategic responses to issues facing our Lutheran community. Donor interest, community assessment and research guide how our community benefits. For more about current initiatives of the LCF Community Fund, visit TheLCF.org/community_fund or call the LCF. *No minimum, gifts of any size are welcome.*

4. **Increase your impact** through additional gifts if you wish. Change your charitable designations as needed.
5. **Keep informed** through ongoing reports. *Statements begin once assets are placed in your fund.*

DYNAMIC FUND

Create a Donor Advised Fund that lets you support your favorite charities at any time. *\$10,000 minimum.*
Here's how it works:

1. **Establish your fund** with a gift that provides you with immediate tax benefits. Name future generations and/or friends as successor advisors if you wish.
2. **Select an LCF investment portfolio** to match your grantmaking strategy:

Growth Portfolio 80% equities/20% fixed income	Invested to provide maximum sustained support to charities far into the future.
Mission Portfolio 80% equities/20% fixed income	Invested to provide maximum sustained support to charities through investments that are aligned with mission and provide positive outcomes for our shared community.
Growth/Income Portfolio 50% equities/50% fixed income	Invested to provide long-term support to charities, balanced with a need for short-term grant distributions within a five-year time horizon.
Income Portfolio 20% equities/80% fixed income	Invested to provide maximum grant distributions within a five-year time horizon.

3. **Recommend grants** of \$300 or more to any IRS-recognized charity at any time. You can request your grants online or in writing, and have the option to remain anonymous to the charities. Visit TheLCF.org/charity_research for information on specific charities and resources for evaluating them.
4. **Increase your impact** by making additional gifts if you wish.
5. **Keep informed** through ongoing reports.

If your charitable interests don't neatly fall into either the Dynamic or Designated Donor Advised Fund options, we'll work with you to create a charitable solution that matches your values and interests. Keep in mind that you can give to a variety of causes through the LCF with no minimum gift requirement. Contact the LCF for more information.

YOUR NEXT STEP

At the LCF, donors are at the center of the process as we work together to achieve effective, positive and lasting change throughout our community. We look forward to working with you to create a giving solution that meets your specific needs and interests. To discuss your charitable interests and learn more, contact:

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