

# Tax-Wise Giving

Helping you impact the world for Christ through your generosity

When we give to the local church and other ministries we care about, we often give cash. There are many other options for giving non-cash assistance. For example, did you know that you can receive a double tax benefit when giving appreciated assets such as stock or real estate?

As stewards in God's Kingdom, we have the opportunity to take advantage of tax incentives available to harness as many resources as possible for the Lord's work and our families. To accomplish this, we partner with Orchard Alliance to provide comprehensive, biblically-based stewardship guidance to assist you in making a variety of non-cash gifts.

We partner with Orchard Alliance,

a subsidiary of The Alliance and the official provider of planned giving services for Alliance churches, individuals, and families. Their team provides counsel at no charge to those who call Cornerstone home.

Call 866.932.0289 or email plannedgiving@orchardalliance.org





How **Orchard Alliance** can help you with tax-wise giving to Project Community:

#### **GRAIN DONATION**

Farmers can give a portion of their harvest to receive a charitable deduction.



#### **GIVING APPRECIATED STOCK**

By giving appreciated stock directly to ministry, you receive a charitable deduction for the fair market value and also avoid capital gains tax.



#### **GIVING FROM YOUR IRA**

Seniors who are 70.5 years of age and older can give up to \$100,000 a year directly to ministry. This can reduce your adjusted gross income.



#### **APPRECIATED REAL ESTATE**

By giving appreciated real estate directly to a ministry, you get a charitable deduction, avoid capital gains tax, and can even receive an income stream for life.



## **DONOR ADVISED FUNDS (DAFS)**

DAFs provide an immediate charitable deduction and a great way for you to give over time during your lifetime or after death.



### **SELLING A BUSINESS**

There are many giving options available when selling a business that can significantly reduce taxes.



#### **CHARITABLE GIFT ANNUITIES**

CGAs can be a perfect solution for seniors wanting to create a steady income stream for life. You can receive an attractive rate based on your age at the time of the gift.



#### **GIVING LIFE INSURANCE**

Life Insurance policies can be gifted during life and you'll receive a charitable deduction for the fair market value of the policy.



FOR MORE INFO: CALL 866.932.0289 OR EMAIL PLANNEDGIVING@ORCHARDALLIANCE.ORG

The information is not to be considered legal or tax advice. Please consult your legal and/or tax advisor before acting on this information.