

**PLANNED GIVING BRIEF**



Last year Congress said no one had to make a required minimum distribution from their IRA. Why not give your RMD another year off?

While you must again distribute money from your IRA if you are 72 or older, you can do it in a tax-advantaged way. If you are age 70 1/2 or older, you can contact your IRA administrator and ask them to make the distribution directly to OMD. When you do:

- You do not pay income tax on the distribution (but you also receive no income tax deduction).
- You receive gift acknowledgment for the full amount of the distribution.
- You satisfy your RMD up to \$100,000
- If you and your spouse each have your own IRA, both of you can use the IRA charitable rollover.

To learn more about creative ways to benefit you and the mission of The Orchard and Unlocking the Bible, please contact us.



**VALERIE HOGAN**  
EXECUTIVE DIRECTOR  
ORCHARD MINISTRY  
DEVELOPMENT



**WHY GIFT STOCK?**

When you make a gift of an appreciated asset, such as stock, to a qualified church or charity, you can benefit in the following ways:

- Receive an income tax deduction for the value of the transferred stock.
- Avoid capital gains tax, regardless of how much your stock has appreciated.
- Avoid the healthcare tax on net investment income.

If you own stock you no longer need, consider making a direct gift of your stock to help further our mission. Your gift could have a big impact on Kingdom work!

Please contact us if you need assistance with making a stock transfer. We can provide you with transfer instructions to make your gift easy and effective.



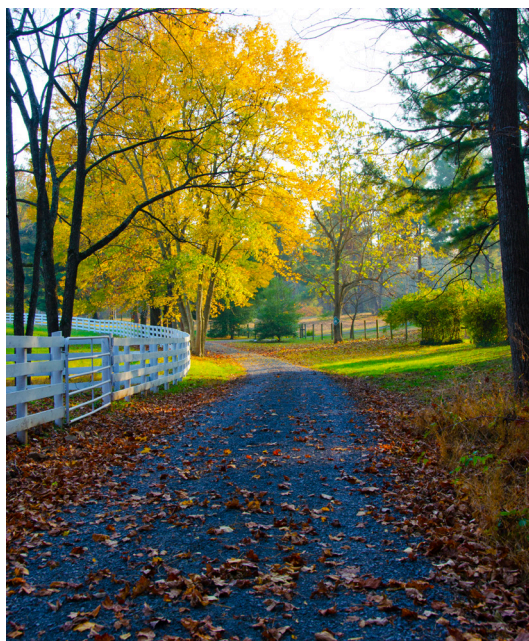
A NATURAL RESPONSE TO UNCERTAIN TIMES is anxiety and even fear, but a better option is faith.

Fear can lead to a scarcity mentality, but faith leads to an abundance mentality and sharing. Fear can cause us to turn inward and focus more on self, while faith encourages our focus on God and others.

God promises that He will never leave us (see Deuteronomy 31:8), and He will give us wisdom when we ask (see James 1:5). So we can boldly steward, invest for Kingdom purposes and human flourishing, and give generously as He guides.



This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation. The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.



# giving FROM YOUR business

## INVEST IN THE CAUSES CLOSE TO YOUR HEART

Many business owners would like to give more to their favorite charitable causes, but cash flow concerns and the need to reinvest in the business may limit their ability to do so.

As a business owner you have the opportunity not only to build your business for yourself and your family, but also to accomplish your philanthropic goals through charitable gift planning.

Call or email us to learn more about ways to make gifts through your business.

### A STEWARDSHIP MINUTE:

## INVESTING *with* PURPOSE

You may have heard of investing with an emphasis on ESG (environmental, social, and governance), or SRI (socially responsible investing). But what about biblically responsible investing (BRI)? It's a thing! And more Christians are starting to invest with their worldview in mind.

The merits of this approach are often debated, but at least thinking through, paying attention to, and being purposeful with investing is a worthwhile consideration.

While being a good steward and investing for the future is an excellent step to take, another excellent step is to evaluate and pray about the investments we are making to better understand if they are what God wants us to invest His resources in, to help them grow.

## FOOD FOR THOUGHT

### Plan for your future like you'd shop for healthy foods

When we go shopping, it is best to have a list. We won't forget to pick up that needed item, and we are also less likely to buy too much.

- ✓ Lists make sense
- ✓ Planning pays

When you think about the people in your life who are important to you, have you written a plan to take care of them? How about the charities in your life? Don't worry if you haven't. Many people never do. However, if the peace of mind that comes with planning and the possibility of significant tax savings appeals to you, we have already done most of the work for you. We make it easy.

Just like a store, we have shelves of ideas, such as the charitable gift annuity, IRA rollovers, beneficiary designations and more. All are designed to help you achieve your goals and provide for your family while also creating your legacy. We even have complimentary estate planning seminars.

Unlike a store, our products, guides and ideas all come with no cost to you. There is never any obligation. Call or email us and we can give you the ingredients to help you prepare a beautiful list for life.

## Ending the Year Well

Get a head start on your year-end tax planning.

Here are some ways you can shift tax dollars to charitable dollars and support Kingdom work.

- ✓ IRA Charitable Rollover
- ✓ Outright Gift of an Asset
- ✓ Donor Advised Fund (DAF)
- ✓ Zero-Tax Gift and Sale

### May We Help?

If you would like further information on these end-of-year planning strategies, please contact us. We can help you create a plan that meets your needs and goals.



## MORE RESOURCES



- "Faith Driven Investor" podcasts, [www.faithdriveninvestor.org](http://www.faithdriveninvestor.org)



- *Biblically Responsible Investing: For God's Glory and Your Joy*, by Robert Netzly



- MoneyWise, [www.moneywise.org](http://www.moneywise.org)

## HIGH TAXES ARE NOT INEVITABLE

Often the threat of taxes makes big news, but the ways of lowering them do not. We have tools to help you not only lower your tax burden, but also create benefits you may never have considered.

CHARITABLE GIFT ANNUITY	Fund a gift annuity with us and receive an income tax deduction this year and fixed payments for life.
CHARITABLE REMAINDER UNITRUST	Fund a unitrust and receive payments on a schedule and at a rate (within limits) of your choosing. Receive an income tax deduction and provide for you and your spouse.
GIFT OF STOCK	If you have appreciated assets, such as stock, you can reduce capital gains taxes by funding one of the vehicles above, or by simply transferring it to our mission. You never sell the stock but transfer it directly to us.
IRA CHARITABLE ROLLOVER	If the thought of paying income taxes on a required minimum distribution (RMD) is a bad idea to you, consider transferring money from your IRA (up to \$100,000) and satisfy your RMD without paying income tax on the transfer.

### WE CAN GIVE YOU DETAILS ON THESE AND OTHER IDEAS

All are designed to lower your income and capital gains taxes. In some cases, you will create new tax-advantaged payments! Call or email us to learn how we can help you and your financial advisor meet your goals and minimize taxes.