

PLANNED GIVING BRIEF



## A DETOUR WORTH TAKING

Rather than take the distribution yourself, take advantage of a handy detour: the IRA charitable rollover. You can transfer funds from your IRA to us. When you do, you do not pay income taxes that would otherwise be due. It is important for your custodian to make the transfer directly to us, not taking the distribution yourself. You can do this for up to \$100,000 each year from your IRA. If your spouse has an IRA, he or she can do the same. The best part is you can start using your IRA for charitable giving as soon as you reach age 70½. Don't delay — you can take advantage of tax-favored giving from your IRA. Call or email us to see how we can help guide you through a detour that gives you a more pleasant journey as you reach your destination more quickly.



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



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EXECUTIVE DIRECTOR  
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### What is a "CGA"? A Charitable Gift Annuity

A CGA is a contract agreement in which:

- You fund the charitable gift annuity.
- You are paid at a fixed, reliable rate for as long as you live.
- The rates are based on your age at the time of funding and do not change, no matter what the economy does.

A gift annuity gives you:

- Fixed lifetime payments
- An income tax deduction for a portion of the funding amount
- Possible tax-free income

You can fund the annuity by transferring appreciated assets, like stock. You get the standard income tax deduction but also add capital gains benefits.

#### Upcoming OMD Events

June 9  
Webinar

September 9  
Barrington campus

September 10  
Arlington Heights campus



SPRING IS A TIME OF RENEWAL AND REBIRTH. After a prolonged season of difficulty, we look to emerge and return to things that were important and worth keeping. Then we may look to stop practices that were not helpful.

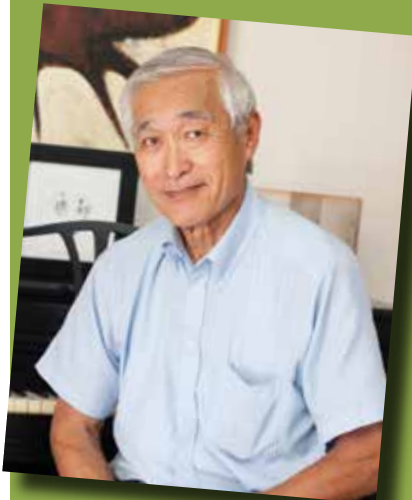
Difficulty and obstacles can bring clarity. Many of us have refocused on the importance of our faith in Christ, our families, financial preparedness, and generosity to others who are struggling and need help. The church and Christians are powerful beacons of hope in dark times, pointing ultimately to the hope found in Christ.

Orchard Ministry Development is blessed to be a part of encouraging those important focuses. We are here to help you on the journey the Lord has for you in being that beacon to your family, ministry, and those around you. With each publication and event, we hope to educate, bless and encourage you.

# ARE YOUR PLANS UP-TO-DATE?

One of the most effective ways to care for your family is with a current estate plan. Are your plans up-to-date? Here are some questions to consider:

- ▶ Have there been significant life changes with your family (marriages, divorces, births, deaths, etc.) since you last updated your will or trust?
- ▶ Are you certain that your assets are properly titled? Titling issues may cause your assets to be unintentionally distributed to someone else.
- ▶ Will your plan cause unity or division among your heirs? What legacy will you leave for your family? For your faith community?



If so, consider some of the advantages of using a simple, convenient, versatile means of gifting—the donor-advised fund (DAF), the fastest-growing vehicle for charitable giving in recent years.

- ESTABLISH it in a few minutes with a simple application
- MANAGE your charitable giving through one easy-to-use giving tool
- SUPPORT several charities with one gift
- MAXIMIZE your income tax savings and minimize capital gains taxes

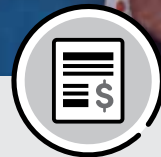
## FAMILY CHARITABLE GIVING FUND



A SIMPLE, TAX-WISE TOOL TO MANAGE YOUR GIVING



Are you interested in simplifying the management of your charitable giving?



Would you like to maximize your income tax savings and minimize capital gains taxes?



Would you like to accomplish your current and future charitable giving goals with one simple tool?



# BENEFICIARY DESIGNATION

A common strategy that can help you achieve your charitable goals is to use a "beneficiary designation."

This strategy involves the following:

You can leave certain accounts, such as a bank account, checking account, IRA, 401(k) or 403(b), or an insurance policy to loved ones or even a charity after you pass away.

Adding beneficiary designation gifts to your plan is simple and costs nothing. You simply ask your banker, account custodian or insurance agent for a "beneficiary designation form." You complete the form, name your beneficiaries and return the form to your bank, broker or agent.

You stay in control of the assets that are the subject of the beneficiary form. You can change your mind at any time, simply by completing a new form. You are also still the owner so you can, for example, continue to use your bank account or take withdrawals from your IRA.

You can use this process to name multiple beneficiaries, dividing the account among different beneficiaries to share in percentages that you select, and can even select secondary beneficiaries, such as charities, in case you outlive your loved ones.

Once you pass away, the beneficiary designation asset (your account or insurance policy) will pass to the persons or causes you selected without going through the probate court process. Ask us how you can use a beneficiary designation to leave your assets to loved ones or Kingdom purposes.



## TYPES OF ACCOUNTS:

- ▶ Checking
- ▶ Savings
- ▶ Insurance
- ▶ IRA
- ▶ 401(k)
- ▶ 403(b)

## WHY GIVE THROUGH OMD?

The Orchard has established OMD so that we can continue to carry our important ministries into years to come. You can make a significant contribution to further our mission...and it's easier than you might think.

