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To have a confidential discussion about giving opportunities, please contact the Catholic Community Foundation.
“The Church’s deepest nature is expressed in her three-fold responsibility of proclaiming the word of God, celebrating the sacraments and exercising the ministry of charity.”

—Pope Benedict XVI

What is Planned Giving?

Planned giving combines your personal and financial goals to help meet your charitable giving objectives. There are many options available for charitable giving in circumstances that otherwise may not allow you to provide a charitable contribution to the Church. Charitable giving takes many forms, and you are encouraged to consider an option that best suits your circumstances.

This brochure is designed to introduce you to planned giving opportunities. You are invited to contact the Catholic Community Foundation, Inc., at 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation about your charitable giving and financial goals and objectives.

Introduction

As Christian stewards, we have a shared responsibility to celebrate the sacraments, proclaim the word of God and exercise the ministry of charity to help our Church, its parishes, schools and agencies to become a true community of faith with vibrant resources. To do so means to provide financial support for today—and, at the same time, build a firm financial foundation for tomorrow.

Planned giving provides a variety of opportunities to support the ministries of the Church and to help secure the future of our faith. Through your gift, the Church will continue to be strong and healthy as it meets the spiritual needs of future generations.
Charitable Gift Annuity

In a simple agreement between you and the Catholic Community Foundation, you donate cash or appreciated property (stock) to fund a charitable gift annuity. In return, the foundation agrees to pay you or a person(s) you choose income for life or a period of years. The income may begin immediately or at some point in the future. In addition to receiving an immediate tax deduction, a portion of the income received is tax-free. If appreciated assets are donated, a portion of the tax due on its increased value is avoided. The balance of the capital gains tax that is due is spread out over the life of the person receiving the income.

Personal Need: A donor wants to make a gift to the Church but needs money to supplement income.

Solution: The donor and the Catholic Community Foundation enter into a charitable gift annuity agreement.

Benefits:
- Fixed payments for life
- Partly tax-free income for donor or loved one(s)
- Rates by age (rates are higher for older annuitants)
- Charitable tax deduction

Planned Giving Described

Bequest

The simplest type and most often used planned gift, a bequest, is a gift to charity through your will or trust. The contribution can be in the form of a specific asset (land, home, collection or stock), a specific amount (cash), a percentage of assets (e.g., 50 percent of your assets to the Church), or what remains after all obligations and wishes are met.

Personal Need: A donor needs assets during life to cover living or medical expenses.

Solution: A donor can keep ownership of assets during life and still benefit the Church by donating at death.

Benefits:
- Gift to the Church
- Preserves lifetime income
- Estate tax deduction

A planned gift that supports need-based scholarships for students is a wonderful way to form the next generation of Catholics.

Proclaiming the Word of God

A planned gift that supports need-based scholarships for students is a wonderful way to form the next generation of Catholics.
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<th>GIVING OPPORTUNITY</th>
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<td>A gift after life.</td>
<td>Bequest</td>
<td>Contribution provided through your will or trust.</td>
<td>Cash, stock, bonds, mutual fund shares, real estate and other types of property.</td>
<td>Charitable estate tax deduction for full fair market value of donation at death. Amount given is not subject to federal estate tax.</td>
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<tr>
<td>A gift after life.</td>
<td>Beneficiary Designation</td>
<td>Charitable organization named on beneficiary designation form.</td>
<td>Life insurance policy or retirement plan assets.</td>
<td>Charitable estate tax deduction for full fair market value of donation at death. Amount given is not subject to federal estate tax.</td>
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<td>A gift that provides income to you and/or your loved ones during your lifetime(s).</td>
<td>Charitable Gift Annuity</td>
<td>Contribution provided by you to the Catholic Community Foundation in exchange for a fixed, lifetime payment to you and/or a loved one. After death, the remaining funds are transferred to the designated ministry of the Catholic Community Foundation.</td>
<td>Cash, stock, bonds, mutual fund shares and real estate and other personal property.</td>
<td>Charitable tax deduction. If appreciated stock is contributed to fund an annuity, a portion of the capital gains tax due is avoided with the capital gains tax that is due spread out over the life of the income recipient(s).</td>
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<td>A gift that provides income to you and/or your loved ones during your lifetime(s).</td>
<td>Charitable Remainder Trust</td>
<td>Contribution provided to fund an irrevocable trust to pay fixed or variable income to you or a loved one.</td>
<td>Cash, stock, bonds, mutual fund shares and real estate and other personal property.</td>
<td>Charitable income and gift tax deductions. There also may be a charitable estate tax deduction.</td>
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<td>A gift that provides annual support to charity during life.</td>
<td>Charitable Lead Trust</td>
<td>Contribution provided to fund an irrevocable trust to pay fixed or variable gifts to the Church.</td>
<td>Cash, stock, bonds, mutual fund shares and real estate and other personal property.</td>
<td>Charitable income tax deduction or estate tax deduction.</td>
</tr>
</tbody>
</table>
A planned gift helps educate and form new priests so they can continue to provide hope through the life-giving wonders of the sacraments, prayer and spiritual direction.

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Creating A Legacy

A planned gift to the ministry of Catholic Charities provides help and creates hope for the people we serve.

**Charitable Remainder Trust**

A charitable remainder trust is established by a donor with cash or property and makes payments for life, lifetimes or a term of years. The portion that is left in the trust after income obligations are fulfilled goes to the Church.

**Personal Need:** A donor wants to establish a trust with an appreciated asset that will provide a higher income without paying capital gains on the sale of the asset. Examples of appreciated assets are stock, mutual fund shares and real estate.

**Solution:** A donor contributes appreciated assets to a charitable remainder trust that will sell the property tax-free and then make payments for life or a term of years.

**Benefits:**
- Bypass gain
- Increased income for donor or loved one(s)
- Charitable tax deduction

**Charitable Lead Trust**

A charitable lead trust is established by a donor with cash or property and makes payments for a specified period of time to the Church. After the period of time, what remains in the trust is distributed to the donor’s loved one(s).

**Personal Need:** A donor wants to make a gift to the Church for a period and pay as little gift or estate tax as possible.

**Solution:** A donor contributes assets to a trust that will make payments to the Church for a specified period of time. After the specified period of time, the assets will be returned to the donor or distributed to the donor’s family.

**Benefits:**
- Pass appreciation of assets to family
- Gift or estate tax deduction

**Ministry of Charity**
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www.archindy.org/ccf

The Archdiocese of Indianapolis does not provide advice on tax or legal matters. State and federal laws govern many types of planned giving, and the services of an attorney, accountant or other professional advisor should be obtained.