



Ways to Give

CURRENT GIFTS

Cash Gifts

Tax deductible if donor itemizes deductions.
Up to 50 percent of adjusted gross income can be deducted in any one year.
Excess can be deducted over the next five years.
Actual savings depend on tax rate.
The higher the tax rate, the greater the savings.

Pledges

Payable over a three- to five-year period.
Deductible in the year a payment is made.

Matching Gifts

Takes advantage of programs offered by many employers.
Leverages donor's gift to a higher level.

Appreciated Property

If qualified as a long-term capital asset (a year and a day), property should be given outright.
Avoids payment of capital gains tax due if property were sold.
Deduction given for full value of property, limited to 30 percent of adjusted gross income.
Excess beyond 30 percent can be carried forward for five years.

Real Estate

Possible for donor to make gift of residence, farm, or vacation home, reserving right of occupancy as long as donor and spouse live.
Irrevocable gift qualifies for immediate tax deduction based on present value of remainder interest.
Assign directly to Messiah Village or, preferably, transfer through broker.
Amount of contribution is fair market value on the date of transfer.

Closely Held Stock

Produces a current tax deduction equal to fair market value of the stock.
Messiah Village may redeem shares of the stock from your institution.
Could reduce liability for accumulated earnings tax.

DEFERRED GIFTS

Charitable Gift Annuity

Provides a fixed income for the lifetime(s) of one or two annuitants.
Amount paid determined by the rates recommended by the American Council on Gift Annuities.
The older the annuitant, the higher the level of income.
Portion of gift and income are tax deductible.

(more deferred giving options on back)

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Deferred Gift Annuity

Offers increased income and tax benefits.
All basic features and benefits of a gift annuity.
Income delayed until a future date chosen by donor.
Rate of return and tax deduction dependent on length of income delay.

Life Income Trusts

Trust assets are funds or property contributed by donor (usually \$100,000 or more).
Flexibility in type of property that can be donated.
Real estate and municipal bonds may be used.
Provides a fixed amount of income. (Charitable Remainder Annuity Trust)
Provides a variable level of income. (Charitable Remainder Unitrust)

Charitable Lead Trust

Donor provides assets for use for a limited period of time.
Funds are invested to provide income to Messiah Village.
Assets returned to donor or to estate at end of designated period.
Can fulfill a pledge while reducing estate and gift taxes that might otherwise be due on assets given outright to heirs.

Life Insurance

Make Messiah Village sole owner and beneficiary of paid-up policy.
Receive income tax deduction for the cash surrender value of policy.
If policy not fully paid, continue to pay premiums.
Receive tax deduction for annual premium amounts.

Bequests

Outright bequests, as well as certain bequests in trust, are not subject to estate taxes.
Actual cost is less than face value of gift because of tax benefits to estate.
Bequest can take any of following forms:

- Bequest of a dollar amount of particular securities or other property.
- Residual bequest of all or portion of estate after payment of specific amounts to other beneficiaries.
- Contingent bequest to take effect if other beneficiaries die before the donor.
- A bequest can often be arranged simply with the addition of a codicil amending an existing will.