



Planned Giving to the Assistance Program

Giving is a spiritual act, through which we affirm our faith. It is also a blessing, both for the giver and the receiver.

Making a Gift — and a Difference

Many caring Presbyterians want to contribute to the life of the Church by making a generous donation. One way to support the Church is by making a planned gift to the Assistance Program of the Board of Pensions, which helps Presbyterian clergy, other church workers, and their families in need.

There are many different ways to give, with each option offering different benefits to the recipient and donor. Many of these giving options, and their benefits, are listed on the reverse side of this sheet. Each helps assure the future of the Assistance Program while providing financial and tax benefits to you and your loved ones.

In choosing the giving option that is right for you, you should consider a number of personal, financial, tax, and other factors. We encourage you to explore these giving options as part of an overall estate planning discussion with your legal adviser.

For additional information about planned giving opportunities, as well as about other types of giving, call 800-773-7752 (800-PRESPLAN), extension 7300; we'd be pleased to speak with you. Or, visit the Board of Pensions Web site at Pensions.org and click on [Giving Opportunities](#).

About the Assistance Program

The Assistance Program of the Board of Pensions comprises a range of grants and programs designed to meet specific assistance needs of Presbyterian pastors, other church workers, and their families at various points in their lives. Complementing the Benefits Plan of the Presbyterian Church (U.S.A.), these grants and programs provide an important safety net to church workers and their families whose needs exceed personal resources or other means of support. Other programs offered by the Assistance Program build the practical skills needed to minister in today's world and so help strengthen church leadership.

The Assistance Program is funded by gifts, legacies, income from endowments, and half of the Christmas Joy Offering; it receives no funds from pension or medical dues.

For more information, call us at 800-773-7752 (800-PRESPLAN), or visit Pensions.org and select Benefits & Assistance, and then Assistance Program.



Planned Giving Options*

	Option	Description	Benefits to Donor
Gifts That Help Now: Current Use Gifts	Outright Gift (irrevocable)	Gift of cash or assets such as stock, bonds, collections, equipment, or land	<ul style="list-style-type: none"> • Reduces income tax • Bypasses capital gains tax • Increases amount passing to heirs
	Charitable Lead Trust* (irrevocable)	Generates annual income to Assistance Program for period of years determined by donor, after which trust assets revert to donor or beneficiaries	<ul style="list-style-type: none"> • Allows for transfer of assets to heirs at a reduced tax cost • Donor may claim a charitable tax contribution
Gifts That Bear Fruit Later: Deferred Gifts	Will or Trust Bequest* (revocable)	Donor names Assistance Program in will or trust	<ul style="list-style-type: none"> • Provides for family first • Eliminates estate tax on full amount of bequest
	Retirement Plan (revocable)	Donor names Assistance Program in will as remainder beneficiary after donor's death <i>Note:</i> The right to name a remainder beneficiary is not available for all retirement plans. Defined benefit plans such as the Benefits Plan's Pension Plan typically do not, but most defined contribution plans [401(k) or 403(b) plans] do provide such a benefit	<ul style="list-style-type: none"> • Reduces or eliminates income and estate taxes • Increases amount passing to heirs
	Life Insurance (revocable or irrevocable)	Gift of old or new policy designating Assistance Program as owner and/or beneficiary	<ul style="list-style-type: none"> • Donor can make large gift at little cost • Reduces income tax • Eliminates estate tax on full amount of gift
	Retained Life Interest* (irrevocable)	Gift of home or farm with retained life interest	<ul style="list-style-type: none"> • Donor may live in home or use farm for the rest of his/her life • Reduces income tax • Bypasses capital gains tax • Reduces estate tax
Gifts That Give Back: Life Income Gifts	Charitable Gift Annuity* (irrevocable)	Contract between charity and donor, in which the donor gives cash or assets such as stock and the charity agrees to pay the donor (or beneficiary) a fixed amount for life	<ul style="list-style-type: none"> • Provides fixed income payments to donor (or beneficiary) for life • A portion of each payment is free from income tax • Provides a potential capital gains tax savings
	Charitable Remainder Trust* (irrevocable)	Trust pays a fixed \$ amount (annuity trust) or a fixed % (unitrust) to donor (or beneficiary) for life or a specific term	<ul style="list-style-type: none"> • Provides annual income payments to donor (or beneficiary) • Reduces income taxes • Bypasses capital gains tax

* The Board of Pensions does not offer these products or services but is able to refer you to organizations that can assist you in establishing one.