

The Valley Christian Academy ENDOWMENT FUND

Options for Planned Giving:

1. **Charitable Annuity Trust**- You can transfer your cash or appreciated property to fund a charitable trust. The trust sells your property tax free and provides you with fixed income for life or a term of years.
2. **Charitable Lead Trust** - You transfer your cash or property to fund a lead trust that makes gifts to us for a number of years. You receive a charitable deduction for the gift. Your family receives the remainder at substantial tax savings.
3. **Sale and Unitrust** - If you give a portion of your property to us to fund a charitable remainder trust, when the entire property sells you receive cash and income for life.
4. **Bargain Sale** - We purchase your property for less than fair market value. You receive the cash and a charitable deduction for the difference between the market value and purchase price.
5. **Give it Twice Trust** - You may be looking for a way to provide your children with income while making a gift to charity. The Give it Twice Trust is a popular option that allows you to transfer your IRA at death to a term of years unitrust.
6. **Life Estate Reserve** - You may desire to leave your home or farm to us at your death, but would like to receive a current charitable tax deduction. A life estate reserved might offer the solution you need!

Options for Immediate Giving:

1. **Gift of Stocks & Bonds** - A gift of your securities, including your stocks or bonds, is an easy way for you to make a gift. By making a gift of your appreciated securities, you can avoid paying capital gains tax that would otherwise be due if you sold these assets.
2. **Gifts of Real Estate** - A gift of your real property (such as your home, vacation property, vacant land, farmland or ranch or commercial property) can make a great gift. If you own appreciated real property, you can avoid paying capital gains tax by making a gift to us.
3. **Gifts of Retirement Assets** - A gift of your retirement assets [IRA, 401(k), 403(b), pension or other tax deferred plan] is an excellent way to make a gift. By making a gift of your retirement assets, you will help further our work.
4. **Gifts of Cash** - a gift of cash is a simple and easy way for you to make a gift. You will receive a charitable tax deduction that will provide you with savings on this year's tax return.
5. **Gift of Insurance** - A gift of your life insurance policy is an excellent way to make a gift to us. If your life insurance policy is no longer needed or will no longer benefit your survivors consider making a gift and help further our mission.

We are very pleased to work closely with the Financial Planning Group of Poitinger, Redmond, Lyons, Kura, Walker & Co. (PRLKW & Co.). www.prlkw.com