

Ways to Maximize Your Gift and What to Give

With wise planning, your desires will guide the disposition of your estate and enable you to provide for your loved ones and honor God with your possessions. (Proverbs 3:9)

Ways To Maximize Your Gift And What To Give

“God can pour on the blessings in astonishing ways so that you’re ready for anything and everything, more than just ready to do what needs to be done” 2 Corinthians 9:8 (The Message).



Funding your gift with stock or other appreciated assets can be advantageous for you and E. Stanley Jones Foundation. Transfer these directly to E. Stanley Jones Foundation, receive full tax benefits of your charitable contribution at the appreciated rate the day of transfer, and avoid a costly capital gain tax.

Sometimes a loss on appreciated assets can be of value. If assets have decreased in value, consider selling them first, thereby creating a loss for tax purposes, and making deductible gifts for the cash proceeds.

Consider making larger gifts in years when you have more income. The higher your tax bracket, the greater the saving from your gifts. Talk with your financial planner and accountant for ideas which allow you to achieve your personal giving goal.

Other gift ideas include: securities, mutual funds, treasury notes, planned/estate gifts, IRAs, cash reserves, investment & interest income, dividends, family trusts, inheritance gifts-in-kind, oil & mineral rights, royalties, options, and income from other business resources. All such gifts will be converted to cash and applied toward the project. In some cases, you may need to dispose of the asset and give the proceeds to E. Stanley Jones Foundation. Consult your advisors about the most advantageous way to give for greatest benefits.

Example not intended to offer accounting assistance or legal advice. Consult your financial planner and other professionals on what is best for you.

Gifts of appreciated property may qualify you for a tax break while E. Stanley Jones Foundation benefits from the full value of your donation. Assume you hold shares of stock that you purchased for \$2,000 five years ago which is now worth \$10,000. If you donate the stock, instead of selling it first and giving the proceeds, you get a deduction for the stock's current market value, plus you **avoid paying the long-term capital gains tax** on the \$8,000 your investment has earned. E. Stanley Jones Foundation receives the full \$10,000 value of your donation. Here's an added advantage to donating stock or mutual fund shares.

If your portfolio incurred losses, you would typically write them off against your gains, minimizing our capital gains tax. But, if you **give away your gains**, you can still use your losses to reduce your regular income. For most people, this **produces a greater benefit** since income tax rates are higher than the capital gains tax rate. Your tax advisor can guide you. If you are interested in donating appreciated assets, consult your tax accountant to make sure you qualify for the tax savings and ensure this gift option is best for you.

GIFTS OF STOCK

Gifts of securities may be handled in several ways. You may make your gift by electronic transfer, by mail, or by hand delivery. To assure proper crediting and distribution of your gift, or if you have any questions regarding gifts of securities, please contact E. Stanley Jones Foundation.

The safest and most efficient way to donate securities is via electronic transfer. Your broker will be aware of this type of transaction and will need E. Stanley Jones Foundation's brokerage information. If you need the brokerage information or have any questions on donating appreciated property, please contact E. Stanley Jones Foundation. If your stock is held at a broker, notify the broker that you wish to make a gift of securities to your E. Stanley Jones Foundation. Your broker will need written authorization from you before they can make the transfer. Provide your broker with E. Stanley Jones Foundation's brokerage information you obtained from E. Stanley Jones Foundation. Contact E. Stanley Jones Foundation and communicate exactly what is being transferred and where you would like your gift to be designated. It is very important that you notify E. Stanley Jones Foundation before the transfer is made.

STOCK CERTIFICATES

- If your securities are not held at a broker you may mail or hand deliver the certificate(s) to E. Stanley Jones Foundation office.
- If mailing, send unendorsed certificate(s) and a signed letter of instruction (including your name, address, and purpose of the gift) in one envelope. In a second envelope, send a signed, *signature guaranteed*, stock power.
- It is strongly recommend that you use registered mail to forward certificates and stock power. Please DO NOT mail endorsed certificates. Once the certificate is endorsed, it is legal tender and can be exchanged by anyone.
- It is recommended that certificates not be sent to a transfer agent for registering in E. Stanley Jones Foundation's name. This is unnecessary and may result in needless delays. The securities are considered given on the date the transfer is effective.

***The E. Stanley Jones Foundation
10804 Fox Hunt Lane Potomac, MD 20854
Telephone: 240.328.5115
Email: anne@estanleyjonesfoundation.com***

Planned Gift from your Estate: Your Legacy of Faith

Welcome to our web site of helpful information regarding how you can leave a legacy of faith and love to advance the mission of E. Stanley Jones Foundation. Thank you for your interest and generosity. Many of the blessings we enjoy today are the products of dedication on the part of those before us. We can join that “cloud of witnesses” committed to advancing God’s work beyond their lifetimes.

Estate planning is sometimes referred to as “planned giving” or “deferred giving.” The objectives of estate planning are to:

- **Conserve** estate assets for yourself and for those you love
- **Bypass** capital gains taxes
- **Reduce** current income taxes
- **Reduce** federal estate taxes
- **Increase** current income

There are several planned giving arrangements that will help you maximize your personal benefits and accomplish your charitable giving goals. Each planned giving arrangement can be structured to suit your individual situation. Examples of planned gifts include:

Will – a gift to E. Stanley Jones Foundation may be made in your will. This may be a percentage of your will, a tithe, or an outright designated amount.

Lifetime Gift – a gift where the donor receives a lifetime benefit, such as a charitable gift annuity, while making a gift to E. Stanley Jones Foundation.

Outright Gift – a gift which expresses the donor’s good stewardship and carries benefits for the donor with income tax savings for the current year, such as cash, real estate, stock or life insurance.

Such a gift says you:

Believe—in the cause of Christ as implemented by E. Stanley Jones Foundation.

Desire—to be a good stewardship during and after your lifetime.

Believe Good works—are happening through E. Stanley Jones Foundation.

Embrace—the desire to grow the Kingdom of God through the mission of E. Stanley Jones Foundation.

How can planned giving benefit you?

- Planned giving expresses your generosity and hope for the future. It is a testimony of your faithfulness beyond your life time. Planning well, giving wisely, and receiving go hand and hand. Our open hand in giving positions us to receive God’s provision.
- Establishing a planned gift creates immediate, heart-felt joy and the abiding assurance you are a wise and faithful steward of all God has entrusted to you.
- Your Planned Gift keeps you in partnership with God, today and after your lifetime, to achieve the mission of E. Stanley Jones Foundation.
- Your Planned Gift may be undesignated for the broad benefit of the E. Stanley Jones Foundation so that it can serve the most immediate future needs, or your gift can be designated for a certain program.

Consider the advantages today and in years to come:

- Income and Estate tax reduction (IRA gifts have great tax advantages)
- Avoidance of appreciated or capital gains taxes
- Increased income and effective rate of return
- Tithing your estate is an inspiring witness

Ways to Give

- **Bequests:** Make a gift in your will
- **Charitable Gift Annuity:** Your transferred assets benefit E. Stanley Jones Foundation and you through life income payments
- **Charitable Lead Trust:** Provides for E. Stanley Jones Foundation as well as your children
- **Charitable Remainder Trust:** Pays you income based on the asset value
- **Donor Advised Fund:** Simple and flexible, provides immediate tax benefits but you still have input on future disbursements
- **Retained Life Estate:** One of your valued possessions, your home, can become a gift, even while you are living in it

What to Give

- **Cash:** Simplest way to give
- **Life Insurance:** Donate the policy or name E. Stanley Jones Foundation as beneficiary
- **Real Estate:** If you own property that is paid off, you can transfer this asset to a beneficiary and still live in it
- **Retirement Plan Assets:** Reduce tax to heirs by naming E. Stanley Jones Foundation or favored cause as beneficiary
- **Securities:** Best to donate are appreciated stocks

How to Give

- Talk to your financial advisor or estate planning attorney to decide what you want to give and the best way to give most advantageous to your situation.
- Your gift to the E. Stanley Jones Foundation is deductible to the highest amount allowed by law.
- Contact the E. Stanley Jones Foundation with any questions to talk with a knowledgeable staff member.

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