



**United
Methodist
Foundation**
of the Northeast

Charitable Giving

ACHIEVE YOUR PERSONAL, FINANCIAL, & PHILANTHROPIC GOALS

Gift Planning is planning for gifts that will occur in the future and create current tax benefits and income for you. The Foundation can help explain all of these options and help discern the best choice for you!

Charitable Gift Planning Options:

CHARITABLE GIFT ANNUITY

An agreement through which you make a gift of cash or property, and we pay you fixed payments for life (it can be for one or two lives). The balance at the end of your life goes to the charity you select. Your benefits are fixed payments for life, a portion of which is tax free, and payout rates, based on age, are higher if you defer payments to a later date.

CHARITABLE IRA ROLLOVER

A tax-advantaged method of giving for those over 70.5. This gift to charity can satisfy your required minimum distribution (RMD). Give up to \$111,000 in 2026. If your spouse has an IRA, he or she can do the same. Also, your Charitable IRA Rollover can be used to fund a once-in -lifetime gift annuity.

The amount for 2026 is up to \$55,000.

DONOR ADVISED FUND

A donor advised fund (DAF) in your family name provides the benefits of a private foundation without the high costs and restrictions. It is a way to manage and maximize your giving to the ministries you love and support. Be strategic about both the investment of the DAF and timing of the grants. Make this a family tradition and include everyone in the grant decisions.

CHARITABLE BEQUEST

Charitable Bequest is a promise in your will, living trust, or codicil, to make a gift when you pass away. Adding a bequest usually takes less than a paragraph, often just a sentence or two. A bequest is one of the easiest ways to leave a gift because it costs you nothing now. However, it provides you a way to create or grow your legacy while supporting the cause or causes important to you.

We can help, make an appointment today!

Contact Pam DiMartino: pamd@umfne.org or Gary Melville: gmelville@umfne.org