

**Sardis Presbyterian Church - Sardis Gift Trust**  
**Opportunities For Giving**

The Sardis Gift Trust is a group of endowment funds whose resources support present and future ministry above and beyond the church's annual operating budget. Every gift contributes to the mission God has for us at Sardis, and will impact the ways we Praise, Learn, Love, Serve, Share, and Witness to the glory of God at Sardis Presbyterian Church now and in the future.

\* Below are ways you can give now and in the future. Contact us if you would like additional information or have any questions - email: [gifttrust@sardis.org](mailto:gifttrust@sardis.org); phone: 704-366-1854

| Money   | Stocks & Securities  | IRA Qualified Charitable Donation  | Bequests through a Will  | Life Insurance  | Retirement Accounts   | Charitable Trusts   | Gifts of Property  |
|---|--|--|--|---|---|---|--|
| Write a check, pay by credit card, or give through your Donor Advised Fund. | Donate appreciated stock or other securities such as mutual funds.   | A direct transfer of up to \$105,000 (indexed to inflation annually) from the owner of an IRA who is 70 1/2 or older.  | A way to leave a legacy by naming the SGT as a beneficiary in your will. This may be a specific amount, a specific property, a percentage, or a residual amount. | Give the current ownership and beneficiary rights to the SGT.<br><br>Alternatively, name the SGT as a beneficiary, but retain current ownership.  | Name SGT as a beneficiary of your retirement account.   | Various types of trusts can be used to give to charity. Examples are Charitable Remainder Trusts and Charitable Lead Trusts.                          | Gifts of property such as real estate, art, antiques, etc. would be considered subject to review and approval by the church. |
| *<br>These are tax deductible contributions.                                | The appreciated value of securities held more than one year are eligible for a charitable tax deduction and no capital gains are recognized. | These transfers are not taxable to the owner and count toward the annual required minimum distributions for those who meet the age requirements under IRS regulations. | Reduces the taxable value of your estate.  | The first option may provide a current tax deduction for the lower of the donor's basis or fair market value of the donation.<br><br>The second option does not provide a current tax deduction but reduces the taxable value of your estate. | Individual beneficiaries typically pay tax on inherited IRA's and annuities with pre-tax contributions and/or untaxed earnings, but the SGT would not be subject to any taxes on the donation.<br><br>Reduces the taxable value of your estate. | These may result in current income tax deductions or less current income depending on the structure, and may reduce the taxable value of your estate. | May result in current tax deductions.  |

\*Please note that everyone's tax situation is different and that tax laws may change. The preceding information is NOT tax or legal advice. Please consult your individual tax advisor to determine the effect of your donation based on your particular situation.

8/31/2024