

Our congregation begins its capital campaign to provide expanded space to strengthen and enhance fellowship, ecumenical gatherings, church and the wider community programs and hospitality for all who come through our doors. Each of us as a member of Irvine United Congregational Church is asked to prayerfully consider how we will support this effort with as generous a gift as possible, payable over three years. Most of us will be making this financial commitment using accumulated assets, not the funds we need for day-to-day living.

In addition to outright gifts of cash, there are alternative ways of providing a generous pledge to our capital campaign.

Gift of Securities

You can ask your broker to transfer shares of stock electronically from your account directly into the church's account. Please contact the church office for IUCC's brokerage account information. Remember to ask your broker to identify you as the donor of the shares of stock so that you receive both the credit for the gift and the official acknowledgement letter from the church.

Convert Jewelry, Artwork, or Real Estate

You may have appreciated assets such as jewelry, artwork or property that you would like to sell and then donate the proceeds to the church. Special arrangements may need to be made with regard to real estate to avoid capital gains tax.

IRA Assets

The donor names Irvine United Congregational Church, located at 4915 Alton Parkway, Irvine, CA 92604, as the beneficiary of the Individual Retirement Account.

IRA Charitable Transfers

- The donor must be 70 ½ years of age or older at the time of the gift.
- The transfer must go directly from the donor's IRA account to qualified charities.
- Gifts cannot exceed \$100,000 per taxpayer per year.
- Gifts must be outright. (Gifts do not qualify if transferred to donor advised funds, supporting organizations or charitable life income gifts.)
- Since the gift is not included in the donor's gross income, no charitable income tax-deduction is allowed for the gift.
- The distribution will count toward the IRA owner's Required Minimum Distribution.

Life insurance

The insured names Irvine United Congregational Church, located at 4915 Alton Parkway, Irvine, CA 92604, either as the beneficiary or as the owner and beneficiary of the policy. The insured can also contribute a paid-up policy to the church, naming the church as owner and beneficiary. The church may then take the policy's cash value as a campaign gift.

Charitable Gift Annuity

The donor receives a fixed rate of return based on age, with a one-time charitable deduction and some tax free income. The church is named as the beneficiary of the annuity. Charitable annuities can be established for a single life or for two lives. The annuity is invested with and managed by United Church Funds and established and administered through the UCC Office of Philanthropy and Stewardship.

Charitable Remainder Trust

It may be one of two types: unitrusts pay variable income based on a payout percentage, usually 5%, of the Trust's annual value; annuity trusts pay fixed income based on a percentage, usually 5%, of the gift amount. The donor receives a one-time charitable deduction. Minimum gift to establish a remainder trust is \$50,000.

UCC Cornerstone Fund's Church Builder Bonus Program

Cornerstone Fund investors have always enjoyed earning good rates - and now they can earn a bonus of 1% with the new Church Builder Bonus program. Invest a minimum of \$10,000 in a five-year investment, designate a "give-back" gift of at least 10% to any UCC ministry or organization, and enjoy the bonus for the entire five-year investment term.

In-Kind Donations

These are non-monetary donations contributed as goods and/or services rather than money. Professional expertise, time, supplies, equipment or other goods are examples of in-kind donations. Acknowledgements of in-kind donations must be written differently than acknowledgements for gifts of cash, stocks or other assets more readily valued. Nevertheless, in-kind donations provide significant benefit to a congregation in supporting its mission and ministry and campaign efforts.

Above all, maintain constant love for one another, for love covers a multitude of sins. Be hospitable to one another without complaining. Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received. Whoever speaks must do so as one speaking the very words of God; whoever serves must do so with the strength that God supplies, so that God may be glorified in all things through Jesus Christ. To him belong the glory and the power forever and ever, Amen.

1 Peter 4:8-11

Please note that the information included in this document does not constitute legal and/or tax advice. The IUCC Capital Campaign Team encourages you to consult with your accountant and/or legal advisor as you consider making your generous commitment to our capital campaign through any of the ways to give cited in this document.

March 2016