



Faithful Stewardship. Lasting Impact.

A Quick Guide to Planned Giving and Christian Legacy



A Faithful Approach to Stewardship

In the parable of the talents (Matthew 25:14–30), Jesus calls us to be faithful stewards of all that has been entrusted to us. The “good and faithful servant” is commended not for how much they were given, but for how wisely and faithfully they used it. In the same spirit, Christian stewardship invites us to manage our resources so that God’s gifts may grow, multiply, and bless others.

When we think about our finances, we often focus on income. Yet for many individuals and families, **assets make up the largest portion of their estate**. Faithful stewardship, therefore, includes thoughtful planning for both income and assets. One meaningful way to do this is through **planned giving**.

Planned giving allows individuals to support the mission and ministry of the church—during their lifetime and beyond—while often providing financial and tax benefits for themselves and their families.

What Is Planned Giving?

A **planned gift** is a gift made from one’s assets to a church or other qualified charitable organization. These gifts are typically arranged with foresight and intention, often as part of a broader financial or estate plan.

Planned giving is not only for the wealthy. Many options are accessible to individuals at various stages of life and income levels, and some can be made without negatively affecting current income.

Because planned gifts often involve legal or tax considerations, donors are encouraged to consult with an attorney, financial advisor, or tax professional. The Florida United Methodist Foundation is also available to provide **free, confidential guidance** to individuals considering a gift to their church or other not-for-profit organizations.

Common Planned Giving Options

Gifts You Can Make Now

Appreciated Securities

Transfer stocks or mutual funds directly to your church or through the Foundation. This may allow you to avoid capital gains tax and receive a charitable income tax deduction.

Appreciated Real Estate

Donate property such as land or a home. In many cases, this can result in an immediate income tax deduction and avoidance of capital gains tax.

Donor-Advised Fund

Establish a fund managed by the Foundation that allows you—and potentially family members—to recommend charitable distributions over time. This provides flexibility and encourages ongoing generosity.

Life Insurance

Name your church as the beneficiary of a life insurance policy or donate an existing policy, often creating a significant future gift at a relatively modest cost.

Qualified Charitable Distribution (QCD) from an IRA

In 2026, individuals aged **70½ or older** can make tax-free QCDs from IRAs up to **\$111,000 per person**, which count toward RMDs and bypass new charitable deduction limits. Once required minimum distributions apply, QCDs may satisfy all or part of that requirement.

Required Minimum Distribution (RMD) Giving Option

Beginning at the applicable IRS-required age (currently **73 for most individuals**), retirement account holders must take Required Minimum Distributions (RMDs) from traditional IRAs and certain other retirement plans. These distributions are generally taxable as ordinary income. While RMDs themselves cannot be rolled over or deferred, donors may choose to use RMD proceeds to make charitable gifts to their church or other qualified ministries. When combined with thoughtful planning, this approach can align required withdrawals with faithful stewardship and generosity goals.

Gifts You Can Defer

Bequest in a Will

Designate your church as a beneficiary of a specific amount, asset, percentage, or the remainder of your estate. This is one of the simplest and most common planned gifts.

Living Trust

Place assets in a trust during your lifetime while retaining control. Upon death, the Foundation may serve as trustee and distribute assets according to your wishes, often avoiding probate and providing privacy.

Retirement Plan Beneficiary Designation

Name your church as a beneficiary of retirement assets, which can help avoid passing heavily taxed income to heirs.

Life-Income Arrangements

Charitable Gift Annuity

Enter into an agreement with the Foundation that provides fixed payments for life, with the remainder supporting the church or other charitable beneficiaries.

Charitable Remainder Trust (Annuity or Unitrust)

Create a trust that provides income to you or your beneficiaries for life or a term of years, with the remainder passing to charity. Unitrusts may offer income that adjusts annually.

Charitable Lead Trust

Provide income to the church or ministry for a period of time, after which the remaining assets pass to heirs—often with reduced gift or estate taxes.

A Note on Tax and Legal

Tax laws and charitable giving rules are subject to change, and benefits vary based on individual circumstances. Contribution limits, age requirements, and tax advantages are governed by IRS regulations in effect at the time of the gift. Donors should seek professional advice when considering any planned giving arrangement.

Walking the Journey Together

Planned giving offers a way to align faith, stewardship, and legacy. It allows you to support the ministries you love, care for your family, and bear witness to a lifetime of generosity.

The Florida United Methodist Foundation facilitates giving to United Methodist and like-theology churches, schools, and agencies.



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