

YOUR HOME

IS THE KEY TO YOUR FUTURE

Chances are you own a personal residence or vacation home that has appreciated over time. If you are like many individuals, at some point you will want to sell your property and are looking for a way to increase your income and avoid paying capital gains tax. Did you know that your home could be the key to your future?

A number of plans for your home permit you to make a gift to charity and receive income and tax benefits. Let's look at ways to plan for your future and also make a gift to charity using your home. If you have questions about any of these plans, please call us and we'll help you select the plan that is right for you.

How Can We Help?

Please contact me with more information about planned gifts and estate planning strategies.

I have already included your organization in my will or trust.

Please send me your FREE estate planning guide.

The best way to contact me is by:

Email Mail Telephone

Name

Street

City

State/Zip

Phone

Email

All inquiries are treated with complete confidentiality.

This information is not intended as tax, legal, or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

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GIFTS of HOME



CASH OR INCOME

FROM THE SALE OF YOUR HOME

Here are just a few of the plans that help provide you with income, cash and a charitable deduction for a gift of your home or vacation residence to charity.

TAX-FREE SALE IN A TRUST

Did you know that you can transfer your home tax free and receive income for the rest of your life? A charitable remainder unitrust permits the sale of your home tax free and then provides you with income and a current charitable income tax deduction for the remaining trust principal which will go to charity.

CASH PLUS A TRUST

If you like the idea of the unitrust but want some cash up-front when your property sells, you may be interested in a sale and unitrust. Contact us to learn how you can receive cash income and a charitable deduction from this plan.



AVOID TAXES

AND RECEIVE A CHARITABLE DEDUCTION FROM THE SALE OF YOUR HOME

BARGAIN SALE

A bargain sale is another way to sell your home in a tax-friendly manner. By selling your home to us at a discount, you will receive a charitable deduction for the difference between the market value and the sale price. Your \$250,000 home exclusion (\$500,000 for married couples) may cover the taxable gain on the cash you receive for the sale of a personal residence and any remaining gain may be offset by your charitable deduction.

STAY IN YOUR HOME

AND RECEIVE A CHARITABLE DEDUCTION

LIFE ESTATE RESERVED

If your goal is not more income but the ability to live in your home and receive a current tax deduction, a life estate reserved may be the plan for you.

With a life estate, you deed your home to charity but reserve the right to continue using it for life. You benefit from a current charitable tax deduction and we receive your home in the future.

The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.

Miranda lived in the family home where she and her spouse had raised their three children. After her spouse passed away, Miranda found it increasingly difficult to care for her property.

Miranda's grandson came often to visit and help with chores around the house. On one such visit, he helped Miranda "surf" the internet. She enjoyed reading the weekly finance updates and donor stories on her favorite charity's planned giving website. On one such visit, Miranda learned that she could make a gift of her home to the charity and receive income for life.

“ I called the gift planner and asked her how a charitable remainder unitrust works. She said that when the time came for me to move out of my home, I could give it to my favorite charity and set up a special kind of trust. The trust would provide me with income for the rest of my life, and I would receive a tax deduction for my gift.”

Miranda thought that she might want to move to a condominium with less upkeep. Her financial advisor reviewed the plan and said that the income she received from the charitable remainder trust would be enough to cover her living expenses.

“ After visiting real estate websites with my grandson, I found a condominium nearby that was perfect for me. I called the gift planner and said that I was ready to move out of my home and set up the charitable trust.”

Miranda was thrilled that she could turn her property into income to meet her future needs and receive a charitable deduction for her gift.