

Ways To Make A Gift

Cash Gifts: This is the most common method of making a pledge. Your gift is tax deductible and may be paid over five years.

Gifts of Securities: If you would like to make a gift by transferring stock, please contact the rectory. Gifting appreciated securities can provide tax savings.

Bequests: Charitable bequests are fully deductible from your estate and can reduce estate taxes on the balance of your estate. Your bequests may be specified as a gift of cash or securities, real estate, or other property. Alternatively, it may take the form of a percentage of your total estate. You may also consider a residuary bequest, which is a gift of all or a portion of your estate after other conditions are met. Real property can also be given as an outright gift or by bequest.

Matching Gifts: Please inquire as to your company's ability and willingness to encourage and match your personal philanthropy. This could dramatically increase the size of the gift.

Charitable Gift Annuities: Establishing a charitable gift annuity (CGA) is a wonderful way for you to secure steady payments for yourself while providing benefits for charitable organizations. You are allowed a tax deduction for a portion of the amount transferred and for a period of years only part of the payments will be taxed as income. The size of payments is based on the age(s) of the recipients(s) at the time of the gift.

Charitable Remainder Annuity Trusts and Unitrusts: Enable you to make a significant gift to Saint Paul during your lifetime and continue to receive income for yourself and/or other beneficiaries. After the life interests have passed, the remaining principal will pass to the Parish. In addition to income tax deductions in the year the trust is instituted (with five-year-carry-over privileges), donors may avoid capital gains and significantly reduce estate and gift taxes.

Charitable Lead Trusts: Saint Paul receives interest income for a period of time from an amount you retain at the end of the trust term. When people think about providing an inheritance to children and making a significant charitable gift through their estates, a vehicle known as the "charitable lead trust" is an excellent method to accomplish both objectives.

Life Insurance: Gifts of life insurance could include Absolute Assignment (transferring ownership of a policy that has outlived its original purpose) and Co-Beneficiary (naming Saint Paul as co-beneficiary of part of the proceeds of a new or existing policy.)