

Gift and Legacy
Planning

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Leaving a Legacy through
Planned Giving

Gift planning is a great way to make a lasting contribution to the National Presbyterian Church or another charity either directly or through the NPC Fund for Charitable Giving, while taking advantage of favorable federal and state tax laws. Except in the case of charitable gift annuities, which can only benefit NPC, the NPC fund can assist you with gifts to other public charities.

Did you know your charitable gift can

- Reduce your income taxes, including capital gains taxes
- Reduce transfer taxes, including gift and estate taxes
- Provide higher levels of income and cash flow for yourself and others

Ways of Giving:

[Bequests](#) - leave a bequest through your **will** or revocable **living trust**

[Name a Beneficiary](#) - designate the Church or another charity as a beneficiary of your **bank account, retirement and pension plan, or insurance policy**

[Life-Income Gifts](#) - give a gift and receive a steady **income** during your lifetime

National Presbyterian Church
4101 Nebraska Avenue, N.W.
Washington, D.C. 20016
lskrine@nationalpres.org
202-537-7495

The NPC Fund for Charitable Giving, Inc.
4101 Nebraska Avenue, N.W.
Washington, D.C. 20016
cpetty@nationalpres.org
202-537-7485



[Giving Appreciated Assets](#) - donate appreciated assets including **securities, personal property, real estate and insurance policies**

[Donor Advised Fund](#) - allows you to manage your charitable giving easily and efficiently through a Donor Advised Account

The NPC Fund for Charitable Giving, Inc. (the "Fund" or the "NPC Fund") is an affiliate of National Presbyterian Church ("NPC" or the "Church"). The NPC Fund for Charitable Giving was organized to assist members and friends of the Church in utilizing tax efficient planned giving techniques in carrying out their charitable giving programs. The Fund provides technical advice to Donors and the Church, where requested, with respect to direct gifts to the Church such as gifts of appreciated property, bequests, bank accounts, insurance policies and transfer on death accounts. The Fund takes a direct role in facilitating charitable gift annuities, Charitable Remainder Trusts, and other estate and gift planning arrangements which require a trustee or specific legal authority. Contact the NPC Finance Office at 202-537-7495 with respect to direct gifts or bequests to the Church. Contact Chuck Petty, cpetty@nationalpres.org with respect to charitable gift annuities, Charitable Remainder Trusts, Real Estate or other forms of planned giving.

The information posted on this web site is not intended by The National Presbyterian Church or the NPC Fund for Charitable Giving to constitute legal advice. Before making a gift, we recommend that you consult a qualified legal or financial advisor.

Gift and Legacy Planning

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Bequests

Through your will or revocable living trust, you can specify that a portion of your assets come to NPC, or another charity, after your lifetime and which ministry or initiative you would like to support. By making a bequest, you will leave a legacy for generations to come.

After your lifetime the asset(s) will pass to charity and will not be included in your estate for federal tax purposes. You cannot claim an income tax charitable deduction when you make a bequest because the gift is revocable. Click on [Chart of Gift Types](#) below for information on Lifetime Gifts which will result in an immediate income tax deduction.



Benefits

- Make a significant contribution toward Furthering the Ministry of NPC or another charity
- Have the satisfaction of completing your estate plan and providing for the ministries that matter the most to you
- Continue to enjoy and use your property
- Save on possible federal estate taxes

To learn more about making a bequest, please click below.

Leaving a legacy for NPC

[Making a Bequest](#)

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Leaving a Legacy Through Your Will or Estate Plan

[Using Estate Gifts for NPC](#) | [Types of Estate Gifts](#)
[Naming NPC in Your Estate Plan](#)

Using Estate Gifts for NPC Ministry

By including the Church in your will or estate plan, you are helping to further the ministry of NPC for future generations. Bequests have helped the Church address the need for long term preservation of its physical plant and fund new program initiatives.



Bequests have helped provide the Church with the resources to further Christ's work through ongoing ministry.

When including the Church in your will or estate plan, you may choose to direct your bequest for use in a particular ministry or you may leave it undesignated. Undesignated gifts allow us to direct resources to our top ministry priorities.

Types of Estate Gifts

There are several types of bequests that allow you to designate your estate in accordance with your financial and charitable goals.

Specific Bequest: You describe exactly what you want to leave to a family member or charity. If you want to leave a specific amount or if you have a particular item (such as an antique or collector's item) you would like to leave to someone, this is the type of bequest that you would use.

Residuary Bequest: This type of bequest is honored after all other bequests have been made, and all debts, expenses and taxes have been paid.

Contingent Bequest: This type of bequest is fulfilled if certain conditions are met. For instance, if your primary beneficiary does not survive you, you can indicate your next choice through a contingent designation.

Naming NPC in Your Estate Plan*

If you choose to include NPC in your estate plan, the Church should be named as:

The National Presbyterian Church, a nonprofit religious corporation, organized and existing under the laws of the State of Maryland, located at 4101 Nebraska Ave., N.W., Washington, D.C. 20016.

Our tax identification number is **53-0196611**.

If you have a more specific purpose in mind, please contact the NPC Finance Office at 202-537-7495. It is important to make sure that the Church understands and can fulfill your specific wishes.

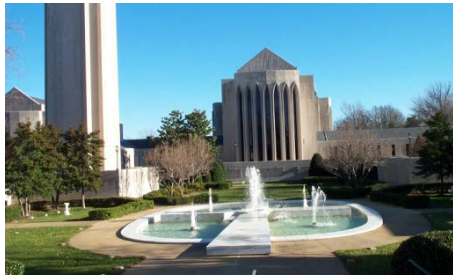
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Name National Presbyterian Church as a Beneficiary of Bank and Retirement Accounts and Insurance Policies

Naming the Church as a beneficiary is simple and has lasting effect. By doing so, you can ensure that the Church receives the asset without going through probate.

After your lifetime, the asset will pass to NPC and will be deducted from your estate for federal tax purposes. You cannot claim an income tax charitable deduction when you name the Church as a beneficiary if the gift is revocable. Click on [Chart of Gift Types](#) below for irrevocable Lifetime Gifts that result in an immediate income tax deduction.

When you name NPC as the beneficiary, you can designate which ministry you would like your gift to support.



Benefits

- Make a significant contribution to Furthering the Ministry of NPC
- Have the satisfaction of completing your estate plan
- Continue to enjoy and use your property
- Save on possible federal estate taxes

To learn more about naming the Church as a beneficiary, please click on one of the following areas.

Furthering the ministry of NPC

[Bank Accounts](#)

[Transfer-on-Death Accounts](#)

Retiring your resources to build ours

[Retirement and Pension Benefits](#)

Insuring NPC's success

[Insurance Policies](#)

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Bank Accounts



One way you can include National Presbyterian Church in your estate plan is by naming the Church as the beneficiary of an asset, such as a bank account or certificate of deposit (CD). After your lifetime, the assets from your account would pass to the Church to continue our ministry to young people or other uses you could designate.

[How to Name Us as a Beneficiary](#) | [Benefits](#) | [How It Works](#) | [Making A Gift](#)

How to Name Us as a Beneficiary

When you open a bank account or set up a CD, you can name the Church as a beneficiary on the beneficiary-designation form provided by the institution. You also have the option of naming an individual such as a friend or family member as a primary beneficiary, and the Church as a secondary beneficiary. If your primary beneficiary does not survive you, then the assets go to your secondary or contingent beneficiary after your lifetime. **Make sure to ask your bank for more details.**

Benefits

Easy to Give

It's an easy way to give to the Church with little effort or paperwork.

Future Tax Savings

Removes the account from your potential gross taxable estate.

Leave A Legacy

You provide a legacy to insure the continued ministry of NPC in the future.

How It Works

Ron and Mary recently decided to set up a certificate of deposit at their local bank. They already completed their estate plan, and have designated all of their assets to their family members. When they set up the CD, they decide to leave it to National Presbyterian Church. This way, their family members can avoid paying estate taxes on the value of the CD and they help further the ministry of NPC in future years.

Making A Gift

For more information on naming the Church as a beneficiary, please contact the NPC Finance Office at 202-537-7495.

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Transfer-on-Death Accounts

Transfer-on-Death Accounts enable you to easily transfer securities from your estate. After your lifetime, the assets from your stocks, bonds, mutual funds or other securities would pass to the Church to help us provide better programs for ministry and mission.



[How to Name the Church as a Beneficiary](#) | [Making A Gift](#)

How to Name the Church as a Beneficiary

*When you purchase a stock, bond or mutual fund, you can register the assets in a "beneficiary form", which allows you to designate a beneficiary as the TOD, Transfer-on-Death or POD, Pay-on-Death. After your lifetime, the beneficiary automatically assumes ownership of the securities, which allows your estate to avoid probate on those assets. **Make sure to ask your financial advisor or broker for more details.***

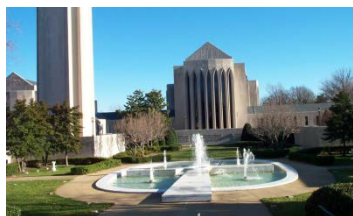
Making A Gift

For more information on naming the Church as a beneficiary, contact the NPC Finance Office at 202-537-7495.

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Retirement and Pension Benefits



A common misconception about retirement plans is that all of the benefits come to the retiree. The fact is that many plans distribute assets after the plan owner has passed away. These distributions are usually designed to benefit friends and family who survive you. Unfortunately, the actual income that your beneficiaries receive can be severely limited because your heirs are responsible for the unpaid taxes on the funds. In some cases the combination of estate and unpaid income taxes can subject such funds to combined rates of over 80%.

However, the National Presbyterian Church is tax exempt. If you name the Church as a beneficiary of your retirement assets, we receive all of the benefits to further the work of the Church's many ministries.

[How to Name the Church as a Beneficiary](#) | [Benefits](#) | [How It Works](#) | [Making A Gift](#)

How to Name National Presbyterian Church as a Beneficiary

When you set up your retirement plan or pension, you can choose to designate the Church as a beneficiary for all or a percentage of your plan. This way, you can eliminate the high taxes that your family or friends may incur if they were named beneficiaries. After your lifetime, the assets would come to the Church to be used for its many ministries. **Make sure to consult your financial advisor before making such a gift.**

Benefits

Income Tax Savings

When benefits of a retirement or pension plan are distributed after your lifetime, they are called income in respect of decedent or "IRD." IRD is income you were entitled to receive. Just as you have paid taxes on these distributions, so would your heirs. However, the Church, as a tax-exempt organization, would be able to receive the distribution tax free.

Federal Estate Tax Savings

After your lifetime, retirement plan assets are subject to federal estate taxes. In addition, many states impose another layer of taxes on the estate. By naming the Church as beneficiary, these taxes will not be payable.

Tax Deductions

By designating benefits of your retirement or pension plan to the Church, your estate will receive a full charitable deduction for the value of the assets transferred

Leave A Legacy

Naming the Church as a beneficiary to your retirement or pension plan is a great way to help protect and preserve its ministry for future generations to enjoy.

How It Works

Alice set up a retirement plan with her company, Green Inc., when she first started working. At the time, she named her brother as her beneficiary. Since then, she decided to name him as the beneficiary of other personal property items. Because of this, she decides to modify the beneficiary of her retirement plan to include National Presbyterian Church, since she has been a loyal member for many years and wants to give more to the Church than she has been able to so far. Her gift will ultimately be used to further the ministry of NPC.

Making A Gift

For more information on naming the Church as a beneficiary, please contact the NPC Finance Office at 202-537-7495.

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Insurance Policies

One way to make a gift to National Presbyterian Church is with a gift of life insurance. We accept gifts of life insurance either as the beneficiary of a policy or as the sole owner and sole beneficiary. Depending on the type of insurance gift, the Church will use the funds to further our efforts in programs like our music and youth programs and the physical facilities of the Church.



[Types of Insurance Gifts](#) | [Benefits](#) | [How It Works](#) | [Making a Gift](#)

Types of Insurance Gifts

Designation of the Church as Beneficiary: You can name the National Presbyterian Church as direct beneficiary of all or part of your life insurance policy or as contingent beneficiary should your heirs not survive you. You would continue to act as owner of the policy.

Outright Gift of a Paid-up Insurance Policy: You can donate your paid up life insurance policy to National Presbyterian Church. The policy may have some cash value and this provides us with the option of holding the policy until the maturity date or surrendering the policy in order to receive the fund's current cash value.

Benefits

Immediate Tax Savings

You can claim an income tax charitable deduction based on the policy's present value or the net cost of the policy.

Future Tax Savings

The value of the policy will be removed from your potential gross taxable estate.

Leave a Legacy

You will be helping to ensure that the ministry of National Presbyterian Church continues on.

How It Works

Years ago, Jane bought a life insurance policy and she now wishes to donate it to the Church. Since she assigned the policy to the Church, Jane can claim an income tax charitable deduction for the amount totaling what she has paid over the years. The total amount of the policy will be removed from her estate and the Church will be able to use the value of the policy to further its many ministries.

Making a Gift

For more information on gifts of Life Insurance, please contact the NPC Finance Office at 202-537-7495.

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Life-Income Gifts

These types of gifts enable you to make a gift to us and receive income during your lifetime, the life of someone you choose, or for a set number of years. The NPC Fund for Charitable Giving has been organized by the Church to administer such gifts, including gifts for other charitable interests of our members and friends.

To create a life-income gift, you make an irrevocable gift of cash, securities, personal property or real estate to The NPC Fund for Charitable Giving. In return, we sell and reinvest your property and agree to pay you either a fixed dollar amount or a fixed percentage of your gift. (Generally, you will be paid quarterly.)

After you pass away (or after you and your beneficiary pass away) or the predetermined number of years expires, your gift is transferred to the Church or such other charitable interests as you specify.

Since life-income gifts are irrevocable, you are eligible to receive an income tax charitable deduction the year you make the gift as well as other tax benefits.



Benefits

- *Receive regular income payments*
- *Take a possible income tax charitable deduction*
- *Reduce or possibly eliminate federal estate taxes*
- *Avoid tax on capital gain upon transfer (for gifts funded with appreciated property)*
- *Have access to professional investment services*
- *Make a significant contribution toward Furthering the Ministry of NPC*

To learn more about creating a life-income gift, please click on one of the following areas.

Receiving a fixed income

[Charitable Gift Annuity](#)

[Deferred Gift Annuity](#)

Receiving a variable income

[Charitable Remainder Unitrust](#)

Giving to NPC or another charity AND your heirs

[Charitable Lead Trust](#)

Supplementing your retirement

[Deferred Gift Annuity](#)

[Charitable Remainder Unitrust](#)

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Charitable Gift Annuities

A charitable gift annuity is a great way for you to secure a steady stream of income and reduce taxes during your lifetime while furthering the Ministry of NPC after your death.



A charitable gift annuity is simply a contract with the NPC Fund for Charitable Giving that says we agree to pay you and/or a beneficiary a fixed income for life. A charitable gift annuity can be immediate or deferred. The main difference is that with an immediate charitable gift annuity you receive payments immediately. With a [deferred gift annuity](#), you pick a date in the future to begin receiving your payments, such as the planned date of your retirement. The percentage will be higher at the later date.

[Benefits](#) | [How It Works](#) | [Gift Requirements](#) | [Making a Gift](#)

Benefits

Fixed Income You Can Depend On

When you establish a charitable gift annuity with the NPC Fund for Charitable Giving you transfer assets to us and we guarantee that you will receive fixed income for your and/or your beneficiary's lifetime-it is reliable income you can count on!

Immediate Tax Savings

By creating a gift annuity, you qualify for an income tax charitable deduction in the year you make the gift. If you decide to fund your annuity with [appreciated property](#), you may also be eligible for capital gain tax deferral.

Income For Now or Later, You Decide

You can decide whether to receive payments immediately to help meet current income needs or you can [defer](#) payments to supplement your retirement.

Leave A Legacy

The on-going work of National Presbyterian Church will be continued, thanks to your gift and those of others.

How It Works

The NPC fund generally follows the rates recommended by the American Council on Gift Annuities, which depends on the donor's age and whether the annuity is for the donor only or is a joint life annuity. Please call the fund at 202-537-7485 for a current quote.

Gift Requirements

Minimum Age: **60**

Minimum Dollar Amount: **\$10,000**



Making a Gift

For more information on charitable gift annuities or other gifts that provide income, please e-mail Charles Petty at cpetty@nationalpres.org, or call us at 202-537-7485.

In order to provide you with a personalized proposal for a charitable gift annuity, please let us know the date of birth for the income beneficiary and the amount you are considering donating.

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Deferred Gift Annuities



A deferred gift annuity can provide income during your retirement years for yourself or others while providing critical support to protect the ministry of National Presbyterian Church or another charity.

A deferred gift annuity is similar to a [charitable gift annuity](#). The main difference is that a deferred gift annuity allows you to pick a date in the future to begin receiving your payments as a result of the delay, the amount of such payments will be higher than with an immediate annuity. With a [charitable gift annuity](#) you begin receiving payments immediately.

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Benefits

Fixed Income You Can Depend On

When you establish a deferred gift annuity with the NPC Fund for Charitable Giving you transfer assets to us and we guarantee that you will receive fixed income at a future date.

Immediate Tax Savings

By creating a gift annuity, you can qualify for an income charitable tax deduction in the year you make the gift. If you cannot take the entire deduction in the first year, there is a 5-year carry-over for any excess.

If you decide to fund your annuity with [appreciated property](#), you may also be eligible for capital gain tax deferral.

Smart Retirement Strategy

By deferring payments to supplement your retirement in a later year, your payments will be higher, plus you receive your tax deduction during a high-income year. You can set a date now when you would like your payments to begin or set a range of years so you have more flexibility.

Leave A Legacy

After your and/or your beneficiary's lifetime, the Church will use the remainder of your deferred gift annuity to further its ministries.

How It Works

The deferred gift annuity is a contract between you and the NPC Fund for Charitable Giving to pay income in exchange for the gift. When you make the gift, you specify when the payments should begin



Gift Requirements

Minimum Age: **30, Must defer payments until at least age 50**

Minimum Dollar Amount: **\$10,000**

Making a Gift

For more information on deferred gift annuities or other gifts that provide income, please email cpetty@nationalpres.org or call the NPC Fund for Charitable Giving at 202-537-7485.

In order to provide you with a personalized proposal for a deferred gift annuity, please let us know the beneficiary's/beneficiaries' date(s) of birth, the length of time you'd like to defer the payment and the amount you are considering donating.

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Giving Appreciated Assets to NPC

Giving appreciated

assets is often a simple way to make a sizeable gift to National Presbyterian Church or the NPC fund while avoiding capital gain and other taxes.

You can use your asset(s) in one of two ways.

1. Donate appreciated securities, personal property, real estate or insurance policies outright. This means your gift is transferred immediately from you to the Church. It is important that the sale of any appreciated assets occur after transfer to the Church or the Fund in order to avoid attributing the gains to the donor. Please contact the church or the Fund if you are considering such a gift, particularly a gift of real estate.

2. Use your asset to fund a gift that will provide you with a steady stream of income. (see [Life-Income Gifts](#))

Either way, you can designate which ministry you would like your gift to support.

Benefits

- Make a significant contribution towards Furthering the Ministry of NPC or another charity
- Receive an income tax charitable deduction
- Possibly avoid capital gain tax on appreciated property

To learn more about donating a specific asset, please click on one of the following areas.

Turning capital gains into a legacy [Securities](#)

Trading possessions for the Church [Personal Property](#) (tangible and intangible)

Giving your home to ministry [Real Estate](#) (outright) [Retained Life Estate](#)

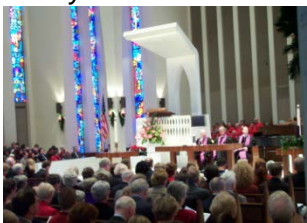
Insuring our future [Insurance Policies](#)

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Securities

Donating stock or mutual funds is a tax-efficient way to make a lasting contribution National Presbyterian Church. These gifts can help ensure a continuation of our ministry. Securities may also be used to fund lifetime gifts, in which case you should contact the NPC Fund for Charitable Giving.



[Benefits](#) | [How It Works](#) | [Life-Income from Securities](#) | [Making a Gift](#)

Benefits

There are significant benefits to making an outright gift of appreciated securities held long-term (one year and one day):

Income Tax Savings

By giving appreciated securities, you can take an income tax charitable deduction equal to the full fair market value of the security on the date it was given. Your deduction is available for the year you made the gift. As an added benefit, if you cannot take the entire deduction in the first year, there is a five-year carry-over for any excess.

Capital Gain Tax Savings

By donating appreciated securities, you can avoid capital gain taxes, which you would have incurred if you had sold the security. As a result, the full value of your shares will be used for ministry.

Additional Tax Savings

If you choose to fund a [life-income gift](#) with securities, you could receive additional tax saving. You may also be able to reduce state income tax if applicable in your state.

How It Works

If you purchased \$5,000 worth of ABC Stock, and it is now worth \$10,000, you can make a \$10,000 gift to the Church and realize the tax savings. You may take a \$10,000 charitable donation deduction on your federal income taxes, thereby saving significantly in federal income tax, and/or avoiding a capital gain tax on a gain of \$5,000.

Life-Income from Securities

Your gift of securities can help fund a [life-income gift](#) such as a gift annuity or trust. As a result, you and/or a designated beneficiary may receive income for life as well as the additional tax benefits that a gift of securities provides. Typically, there are no capital gain taxes on the transfer of long-term appreciated securities, which is another reason why it is wise to use securities as a funding choice. Life-Income Gifts are managed by the NPC Fund for Charitable Giving.

Please see the section on [Life-Income Gifts](#) for more information.

Making a Gift

Securities Held By You

Mail or hand-deliver the certificate to:

The National Presbyterian Church
Attn: Finance Office
4101 Nebraska Avenue, N.W.
Washington, D.C. 20016

If you are interested in a lifetime gift, contact the NPC Fund for Charitable Giving at cpetty@nationalpres.org

In a separate envelope, mail or deliver to the address above a signed, blank stock or bond power for each security being sent. You may obtain blank powers from the NPC Finance Office, your broker or your bank. Sign the power exactly as your name appears on the certificate or bond.

Please enclose a letter stating the purpose of your gift.

[Sample Letter for Donating Stock](#)

[Sample Letter for Donating Mutual Funds](#)

NOTE: If you are delivering stock by mail, we recommend that the stock certificate be sent by certified mail with return receipt.

Securities Held By Your Broker

Your gift can be electronically transferred to National Presbyterian Church's account by contacting the NPC Finance Office at 202-537-7495.. When transferring stocks to this account, complete the [Electronic Funds Transfer Form](#) and mail or fax to the NPC Finance Office

Another option is to inform your broker that you would like to donate securities to the Church. Your broker/banker should contact the NPC Finance Office to provide the details of the gift by calling 202-537-7495, or by writing to:

The National Presbyterian Church
Attn: Finance Office
4101 Nebraska Avenue, N.W.
Washington, D.C. 20016

Please visit our [chart of gift types](#) to see an overview of the benefits for this and other planned gifts.

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Sample Letter for Stock Donation

Name

Address

Date

Broker/Banker Name

Company Name

Address

Re: Your account number

To whom it may concern:

I would like to make a donation of (number) shares of _____ common stock from my account number _____. Please transfer these shares to National Presbyterian Church. You may contact the church finance office at 202-537-7495 to arrange the transfer. The tax identification number of the Church is 53-0196611.

The address is:

National Presbyterian Church

Attention: Finance Office

4101 Nebraska Ave., N.W.

Washington, D.C. 20016

Sample Letter for Donating Mutual Funds

Name

Address

Date

Mutual Fund Company Name

Address

Re: Your account number

To whom it may concern:

I would like to make a donation of (number) shares from (name) mutual fund from my account number. Please transfer these shares to National Presbyterian Church for use in its ministry. The Church's tax identification number is 53-0196611.

The address is:

National Presbyterian Church

Attention: Finance Office

4101 Nebraska Ave., N.W.

Arlington VA 22203-1606

My signature is guaranteed on this letter.

(Signed)

Donor(s)

Electronic Funds Transfer Form

Please complete this form and send to National Presbyterian Church at the time of the gift transfer. Please mail or fax the form to:

National Presbyterian Church
4101 Nebraska Ave., N.W.
Washington, D.C. 20016
Fax: 703-812-4863

Your Name and Address

SECURITIES GIFTED

Number of Shares

Name of Security

_____	_____
_____	_____
_____	_____

SPECIFIC CHURCH PROGRAM TO WHICH GIFT SHOULD BE DIRECTED (IF ANY):

DATE OF TRANSFER: _____

TRANSFERRING BROKER:

Name _____
Firm _____
Telephone _____

Electronic Transfer Instructions:

Contact: NPC Finance Office, 202-537-7495

Outright Gift

<i>What is it?</i>	<ul style="list-style-type: none">• Cash• Appreciated Securities• Personal Property• Appreciated Real Estate• Life Insurance
<i>Is it for me?</i>	<i>Anyone seeking to make a gift, as well as qualify for an income tax charitable deduction</i>
<i>What are the benefits for me?</i>	<ul style="list-style-type: none">• Income tax charitable deduction• Possible avoidance of capital gain taxes• Significant contribution to NPC Ministry
<i>What are the benefits for the Church?</i>	<i>Allows us to immediately use donated funds to further NPC Ministry.</i>
<i>How can I fund it?</i>	<i>See "What is it?"</i>
<i>Who do I contact?</i>	<i>NPC Finance Office at 202-537-7495</i>

Revocable Gifts

Wills, Revocable Trusts, Beneficiary Plans

<i>What is it?</i>	<i>Gifts made through your will, retirement assets, bank accounts and insurance plans that can be changed</i>
<i>Is it for me?</i>	<i>Significant gift for those who need assets during their lifetime</i>
<i>What are the benefits for me?</i>	<ul style="list-style-type: none">• Flexible-you can change mind about the gift• Possible state tax deduction• Significant contribution to the Church
<i>What are the benefits for the Church?</i>	<i>Allows us to plan for future ministry initiatives</i>
<i>How can I fund it?</i>	<ul style="list-style-type: none">• Cash• Securities• Real Estate• Personal Property
<i>Who do I contact?</i>	<i>NPC Finance Office at 202-537-7495</i>

Irrevocable Gifts

Charitable Gift Annuity

<i>What is it?</i>	<i>You make a gift to the Church and receive fixed income for life</i>
<i>Is it for me?</i>	<ul style="list-style-type: none">• Must be 50 or older• Best for people 70 or over
<i>What are the benefits for me?</i>	<ul style="list-style-type: none">• Guaranteed fixed income for life• Income tax charitable deduction• No capital gain tax on transfer of assets• Significant contribution to NPC Ministry
<i>What are the benefits for the Church?</i>	<i>Allows us to preserve your legacy by furthering NPC ministry</i>

How can I fund it?	<ul style="list-style-type: none"> • Cash-\$10,000 minimum • Securities-\$10,000 minimum
Who do I contact?	Chuck Petty at cpetty@nationalpres.org

Deferred Gift Annuity

What is it?	You make a gift and receive fixed income for later in life
Is it for me?	Must be 30 years old to create and at least 50 to receive payments
What are the benefits for me?	<ul style="list-style-type: none"> • Guaranteed fixed income for life • Defer payments until you need them • Income tax charitable deduction • No capital gain tax on transfer of assets • Significant contribution to the Church
What are the benefits for the Church?	Allows us to preserve your legacy by furthering NPC ministry
How can I fund it?	<ul style="list-style-type: none"> • Cash-\$10,000 minimum • Securities-\$10,000 minimum
Who do I contact?	Chuck Petty at cpetty@nationalpres.org

Charitable Remainder Unitrust

What is it?	Individual trust where you receive income for life or term of years which is a fixed percentage of annual value of trust.
Is it for me?	<ul style="list-style-type: none"> • Must be at least 50 • Best for those seeking to make a substantial gift
What are the benefits for me?	<ul style="list-style-type: none"> • Variable income for life -- Income tax charitable deduction • No capital gain tax on transfer of assets • Flexibility to meet income needs • Significant contribution to NPC Ministry
What are the benefits for the Church?	Allows us to preserve your legacy by further NPC Ministry or mission of another charity
How can I fund it?	<ul style="list-style-type: none"> • Cash-\$50,000 minimum • Securities-\$50,000 minimum • Real Estate-\$100,000 minimum
Who do I contact?	Chuck Petty at cpetty@nationalpres.org

Charitable Lead Trust

What is it?	Individual trust with the income coming to the Church
Is it for me?	<ul style="list-style-type: none"> • For those seeking to pass on assets at reduced estate and gift costs • Best for those not dependent on current income
What are the benefits for me?	<ul style="list-style-type: none"> • Income to the Church Income, gift and estate tax deduction • No capital gain tax on transfer of assets • Significant contribution to NPC Ministry

What are the benefits for the Church?

Immediate income to further ministry of NPC

How can I fund it?

- Cash
- Securities
- Real Estate

Who do I contact?

Chuck Petty at cpetty@nationalpres.org

Donor Advised Fund

What is it?

Outright gift that allows you to recommend allocation of funds over time

Is it For Me?

Best for upper income individuals seeking to make a charitable gift without creating a private foundation

What are the benefits for me?

- Substantial income tax charitable deduction
- Possible estate tax savings
- No capital gain tax on transfer of assets
- Encourages family involvement
- Significant contribution to Charity

What are the benefits for the Church or other Charity?

Allows the Church or another Charity to use your gift to further its mission

How can I fund it?

- Cash-\$10,000 in initial transfer to NPC Fund for Charitable Giving
- Securities-\$10,000 in initial transfer to NPC Fund for Charitable Giving

Who do I contact?

Chuck Petty at cpetty@nationalpres.org

Retained Life Estate

What is it?

Gift of real estate while retaining lifetime right to live there

Is it for me?

Best for individuals seeking to give a gift of real estate in their will but wish to make to make a gift now to receive tax deduction

What are the benefits for me?

- Remove asset from taxable estate. Immediate income tax charitable deduction
- Avoid all capital gain tax on transfer
- Right to live there for life or agreed upon number of years
- Significant gift to Charity

What are the benefits for the Church?

Allows us to plan future ministry initiatives

How can I fund it?

Residential Real Estate

Who do I contact?

Chuck Petty at cpetty@nationalpres.org

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Donor Advised Fund



The NPC Fund for Charitable Giving's Donor Advised Fund allows you to make a sizeable donation when it is most appropriate for you while allowing you time to consider how you wish to recommend the distribution of the gift. It is a convenient and flexible way to manage your charitable giving and spares you the cost and legal complexities of establishing a private foundation.

[Benefits](#) | [How It Works](#) | [Gift Requirements](#) | [Making a Gift](#)

Benefits

Family Involvement

You can involve your family in your philanthropic goals.

Tax Savings

You may realize tax benefits that are greater than those obtained from a private foundation. Gifts are fully tax deductible in the year you make the gift. Gifts of long-term appreciated property (owned for a year and a day or longer) may be deducted up to a maximum of 30% of adjusted gross income (up to 50% of adjusted gross income for cash gifts). Unused portions of the deduction can be carried forward for an additional five years.

No Reporting

There are no legal, administrative or reporting requirements associated with a donor advised fund.

No Fees

Unlike commercial donor-advised funds, fees are limited to modest outside investment management fees and a small administrative fee.

How It Works

It's a simple and straightforward process. You sign a letter of understanding and make an irrevocable gift to The NPC Fund for Charitable Giving. Your Donor Advised Fund will be invested as a separate account within the Fund's Investment portfolio.

We recommend that at least 5% of the fund is distributed annually, although, of course, distributions may be larger.

When you wish to recommend a distribution, you simply notify us on a form letter we supply to you.

Gift Requirements

Minimum Initial Gift Amount: **\$10,000**

Minimum Subsequent Gifts: **\$1,000**

Making a Gift

For more information on the Donor Advised Fund or other planned gifts, please e-mail Charles Petty at cpetty@nationalpres.org or call the NPC Fund for Charitable Giving at 202-537-7485.

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Personal Property



Giving personal property to the Church is an excellent way to receive a tax deduction and help to protect the ministry of NPC

[Types of Personal Property](#) | [Benefits](#) | [How it Works](#) | [Making a Gift](#)

Types of Personal Property

- **Tangible** - can include items such as: artwork, antiques, jewelry, computer equipment.
- **Intangible** - can include items such as: copyrights, patents, contracts, trademarks, royalties.

Benefits

Income Tax Savings

If the use of the gift will be related to our mission, you can take an immediate income tax charitable deduction equal to the full fair market value on the date it was given. If the use of the gift is unrelated to our mission, your deduction is limited to the asset's cost basis or fair market value, whichever is less. You may claim the deduction (up to 30 percent of your adjusted gross income) in the year you make the gift. If you cannot take the entire deduction in the first year, there is a 5-year carry-over for any excess.

Capital Gain Tax Savings

If the IRS considers the property to be long-term (owned for one year and a day) capital gain property and it is mission related, you can avoid capital gain tax, which you would have incurred had you sold the property.

Avoidance of Gift and Estate Taxes

Both tangible and intangible property are removed from your estate and are no longer subject to these taxes.

Leave A Legacy

Your gift will help to protect the ministry of NPC for generations to come.

How It Works

John donated an SUV in good condition to the Church's Youth Program. The youth staff will use the truck to assist with on-going youth activities. Therefore, the property is considered to be mission related and John will receive an income tax deduction for the full fair market value.

Kelly gave the Church a pair of diamond earrings. Since we cannot use them to further our mission they were sold and the proceeds were used to help our ministry efforts. Kelly will receive an income tax charitable deduction for the cost basis of the earrings.

Making a Gift

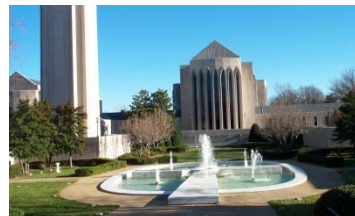
For more information on gifts of personal property, please contact the NPC Finance Office at 202-537-7495.

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Real Estate (Outright)

Subject to prior approval in writing, the NPC Fund for Charitable Giving will accept donations of real estate which meet certain minimum standards. Generally, after you make the donation, we will sell the property and use the proceeds to fund the type of gift you select.



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Types of Real Estate

Some examples of the types of real estate we will accept are: single-family homes, vacation homes, condominiums, commercial buildings, apartment buildings, farms, office buildings, undeveloped land and vacant lots.

Due to the costs involved in evaluating a potential gift and maintaining the property until it is sold, we have set an **outright gift minimum of \$100,000**.

The NPC Fund for Charitable Giving will work with a number of professionals to determine whether or not the donated property is marketable on commercially reasonable terms before we accept the gift.

Benefits

Immediate Tax Savings

You may avoid the capital gain taxes you would have paid had you sold the property. Plus, you will receive an Income tax charitable deduction in the amount of the property's fair market value. For gifts of appreciated property you can deduct up to 30% of your adjusted gross income. If the real estate is used to fund a charitable remainder trust, the net income from the trust may exceed the income now being realized on the property without the responsibilities of ownership.

Future Tax Savings

The property will be removed from your gross taxable estate and you will not be responsible for the selling of the property.

Time Savings

You will be eliminating management time and expenses such as insurance, real estate taxes and utilities.

Leave a Legacy

You will be helping to the ministry of NPC or another charity for generations to come.

How It Works

Bill wants to part with a second home that has appreciated over the years. He donates it to the NPC Fund for Charitable Giving. When the Fund sells the home, the proceeds are used to fund a charitable remainder trust. Bill receives an immediate income tax charitable deduction, together with income for life, and the pleasure of having furthered the Ministry of NPC or another charity.



Making a Gift

For more information on gifts of real estate, please e-mail cpetty@nationalpres.org or call the NPC Fund for Charitable Giving at 202-537-7485.

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Retained Life Estate



Through a retained life estate, you can give your personal residence to The NPC Fund for Charitable Giving now, while retaining the right to live there for the rest of your life (called a life interest). You may also provide for another individual to live there for the rest of his or her life or a set number of years.

Once the term of years is over, or after your lifetimes(s), the NPC Fund for Charitable Giving sells the property and uses the proceeds as you

direct.

[What Qualifies as a Personal Residence?](#) | [Benefits](#) | [How It Works](#) | [Making a Gift](#)

What Qualifies as a Personal Residence?

Personal residences include: your primary home, farm, vacation home or a second home.

Benefits

A Significant Gift

Make a significant gift to Charity while still living in your residence.

Immediate Tax Savings

Take an income tax charitable deduction for the amount of the property's current appraised value with an adjustment for the value of your estimated life interest. For gifts of appreciated property, you can deduct up to 30% of your adjusted gross income.

Future Tax Savings

Remove the property from your gross taxable estate.

Leave A Legacy

Help to preserve NPC and its ministry or that of another Charity so generations to come may benefit as well.

How It Works

Maria donates her home and the land surrounding it with the right to live there for the rest of her life. She reserves the right to live in the house for her lifetime. The Church or another charity will receive the gift after her death. Maria receives an income tax charitable deduction for the current appraised value adjusted for the estimated life interest and once the NPC Fund for Charitable Giving receives the house and land, we will sell it to apply the proceeds to charity as directed by Maria. Maria is responsible for the costs of upkeep such as insurance, taxes and necessary repairs while she lives in the home.

Making a Gift

For more information on Retained Life Estates, please e-mail Charles Petty at cpetty@nationalpres.org or call the NPC Fund for Charitable Giving at 202-537-7485.

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Charitable Remainder Unitrust



Establishing a charitable remainder unitrust with The NPC Fund for Charitable Giving is one of several ways you can receive income for life or for a term of years while making a major gift to support the work of the Church.

[Benefits](#) | [How It Works](#) | [Gift Requirements](#) | [Making a Gift](#)

Benefits **Income**

When you establish a charitable remainder unitrust you transfer assets to a trust for the Church's benefit of the Church or another charity and you receive income from the trust each year-income which you can count on!

Immediate Tax Savings

By creating a charitable remainder unitrust, you qualify for an income tax charitable deduction in the year you make the gift. If you decide to fund your trust with [appreciated property](#), you may also be eligible for capital gain tax savings.

Smart Retirement Strategy

You can use a charitable remainder unitrust to build retirement assets. By establishing a FLIP unitrust, you contribute appreciated assets to a trust that makes little or no income payments until a "triggering event" occurs. This event can be a date in the future like retirement. Your trust will "flip" at the beginning of the tax year immediately following the triggering event and will pay a percentage of the trust assets to you or your beneficiary. During the first phase of the trust, you may benefit from growth of principal.

Leave A Legacy

After a term of years or the lifetime of your and/or your designated beneficiary, The NPC Fund for Charitable Giving will use the principal remaining in the trust for the Church or another charity as you designate.



How It Works

The income tax deduction and the amount of income received in the first year will depend on the donor's date of birth, the income percentage agreed on, the amount of the initial transfer, and the then current treasury discount rate. Contact the Fund at cpetty@nationalpres.org for further information.

Gift Requirements

Minimum Age: **50**

Minimum Dollar Amount: **\$50,000 for trusts funded with cash or securities**

\$100,000 for trusts funded with real estate

Making a Gift

For more information on charitable remainder unitrusts or other gifts that provide income, please e-mail Charles Petty at cpetty@nationalpres.org or call the NPC Fund for Charitable Giving at 202-537-7485.

In order to provide you with a personalized proposal for a charitable remainder unitrust, please let us know the date(s) of birth of the income beneficiary and the approximate amount you are considering giving.

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Charitable Lead Trust

A charitable lead trust is an excellent way to transfer substantial assets to your children or others at greatly reduced gift and estate tax rates and make a significant gift to National Presbyterian Church through the Fund for Charitable Giving which will help the Church carry out its work.



[Benefits](#) | [How It Works](#) | [Making a Gift](#)

Benefits

Providing Income to National Presbyterian Church Now

When you establish a charitable lead trust, the Church will receive income now for a period of years or for your lifetime -- income that the Church can use to carry out its work.

Income, Estate, or Gift Tax Benefits

The type of trust determines the tax benefits:

1. **A Non-Grantor Charitable Lead Trust** allows you to transfer assets to your family or others at greatly reduced gift and estate taxes.
2. **A Grantor Charitable Lead Trust** allows you to retain ultimate possession of an asset. This trust provides an income tax charitable deduction in the year that the trust is created.

How It Works

A NON-GRANTOR CHARITABLE LEAD TRUST

- You transfer assets to The NPC Fund for Charitable Giving as Trustee. At the time you create the trust, its assets are removed from your taxable estate. During the term of the trust, usually a fixed number of years, we invest the trust assets. Each year, we distribute a payment, usually a fixed dollar amount (annuity trust), to the Church. These payments are made out of trust income, or trust principal if the trust income is not adequate. If trust income for a given year exceeds the annual charitable payment, the trust pays income tax on the excess.
- When the non-grantor lead trust term ends, its charitable payment stops and the trust distributes its accumulated assets to family members or other beneficiaries named by you.
- These assets are transferred to your heirs and beneficiaries at greatly reduced gift and estate tax costs as any appreciation during the trust term is free of additional gift and estate tax. These taxes are assessed at the time of the trust creation and are further reduced by the value of the income payments to the Church.

A GRANTOR CHARITABLE LEAD TRUST

- You irrevocably transfer assets, usually cash or securities, to The NPC Fund for Charitable Giving as Trustee. During the term of the trust, usually a fixed number of years, we invest the trust assets. Each year, we distribute a fixed percentage of the trust's value, as revalued annually

(unitrust), to the Church. These payments are made out of the trust income, or trust principal if the trust income is not adequate.

- *When the grantor lead trust term ends, its charitable payments stop and the trust returns all of its accumulated assets back to you.*
- *Because you retain ultimate possession of a grantor lead trust's assets, all taxable income earned by the trust during its term, including income distributed to the Church, is taxable to you. For this reason, grantor lead trusts sometimes are invested to earn tax-free income.*

Making a Gift

For more information on charitable lead trusts or other gifts that provide income or tax benefits, please e-mail cpetty@nationalpres.org or call the NPC Fund for Charitable Giving at 202-537-7485.

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