

Ways to Give

Design your special gift to the endowment fund

The best gift for the Church is one that is best for you and your family – one that fits your particular circumstances. Planned gifts are big, small and in-between. The church values any gift of any size and pledges to use it well for the enhancement and development of our witness, to support programs and provide the maintenance of our church home. Please contact a pastor or Allen Ziegler to open discussion about the plan that is best for you. There is no obligation and no pressure will be applied whatsoever. We will gladly work with your financial or legal professional to complete your wish.

Cash or Securities: You may make a single current gift now, make a gift each year, or pledge over several years.

Bequest in your Will or Estate Plan: One of the simplest ways to support the church in the future is through your will. By including the church in your estate plans, you can specify the assets (a dollar amount or a percentage of your estate) to go to the church after our lifetime. Sample language is, "I give and bequeath to First Presbyterian Church, Lancaster, PA the sum of \$ (and/or the securities or other property described herein, namely,), for The First Presbyterian Church Fund.

Charitable Gift Annuity: A Charitable Gift Annuity will enable you to transfer cash, marketable securities or real estate in exchange for an income tax deduction now and dependable, fixed annual income payments to you for life. A gift of \$2,500 or more is invested and the donor receives a guaranteed payment for life. The interest rates paid are based on the donor's age at the time of the gift. Minimum age 55.* Sample rates from the American Council on Gift Annuities for 7/1/2011 to 6/30/2012 are:

Age 68 (single life, not a couple) = 5.6%
Age 79 (single life, not a couple) = 7.3%
Age 75 (two life/a couple) = 5.7%

Deferred Payment Gift Annuity: The same as charitable gift annuity; however, payments are made at a predetermined future date after the first year. The longer the delay between gift date and payment date, the higher the payments and the charitable deduction.

Charitable Remainder Trust: Revocable and irrevocable trusts and other financial and estate planning devices can benefit you and eventually First Presbyterian Church.* A Charitable Remainder Trust allows you a steady income and reduces your taxes while helping the church. The donor places assets in a trust and names a trustee (Can be the Church, a bank trust department, etc.). The trustee invests the assets and pays a fixed amount to the trust beneficiaries (you, your spouse, your children or whomever you designate) for life or for a set term of years. When the last beneficiary dies, or the trust's term ends, the trust dissolves and the remaining assets are distributed to the church.

A Gift of Life Insurance: An existing or new insurance policy may be donated. You can name the church as your primary beneficiary or as a contingent beneficiary. After your lifetime, the benefits from your policy would pass to the church free of federal estate tax.

Stocks, Bonds, Real Estate: Property that has appreciated allows a tax deduction for the current market value and may reduce tax on the capital gains.