

# Types of Non-Cash Giving Q & A

## Marketable Securities: Stewardship of God's Resources

When you transfer the ownership of stocks, bonds, or mutual fund shares to Transformation Christian Fellowship, you are participating in a form of giving that aligns with biblical principles. In Proverbs 3:9 (NIV), we are encouraged to "honor the Lord with your wealth, with the first fruits of all your crops." Marketable securities offer an opportunity to maximize your giving because:

- **Immediate Income Tax Deduction:** Just as we honor the Lord with our first fruits, you receive an immediate income tax deduction for the full fair market value of your securities.
- **No Capital Gains Tax:** Like the generosity of spirit, you pay no capital gains tax on the difference between your cost and the fair market value, allowing your gift to have an even greater impact.

## Other Non-Cash Gifts: Sharing God's Blessings

Did you know that over 90% of the world's wealth is held in assets, not cash? This reminds us that most of your giving capacity may be tied up in your possessions rather than your checkbook. In Acts 20:35 (NIV), we are reminded that it is more blessed to give than to receive. Consider donating non-cash gifts like cars, boats, or jewelry. Reach out to our team leaders to explore how you can share God's blessings through these gifts.

## Life Insurance: Ensuring The Legacy of the Spread of the Gospel

Naming Transformation Christian Fellowship as a beneficiary of your life insurance policy is a way to ensure God's legacy. In 1 Timothy 6:18-19 (NIV), we are instructed to "do good, to be rich in good deeds, and to be generous and willing to share. In this way, [we] will lay up treasure for themselves as a firm foundation for the coming age." A current life insurance policy can be transferred to us, and you'll receive an immediate income tax deduction for the cash surrender value. We have two options: cash in the policy for immediate ministry needs or retaining it to utilize the death benefit later.

## Planned Gifts: Being a Faithful Steward

When you plan your gifts as part of your overall personal financial strategy, you follow the biblical principle of being a faithful steward of God's blessings. In 2 Corinthians 9:7 (NIV), we read, "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." Planned gifts encompass various types, some of which are simple to make and don't require formal communication:

- **Life Insurance:** You can simply name Transformation Christian Fellowship as a beneficiary.
- **Retirement Assets:** Consider naming us as a beneficiary of your IRA, 401(k), or other qualified retirement plan. These amounts will be transferred to us free of income and estate tax.
- **Bequests:** By naming us in your will as a beneficiary, your estate will receive an income tax deduction for the value of your bequest, whether it's a percentage or a specific amount.



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**Other planned giving options are more long-term in nature:**

- **Charity Gift Annuity:** Transfer cash or marketable securities to a charitable organization, exchanging it for a current income tax deduction and fixed annual payments for life.
- **Charity Lead Trust:** Transfer cash or marketable securities to a trust, which makes fixed payments to the charitable organization over a specified period, and then transfers the remaining assets to your heirs.

If you feel called to give in any of these ways, please reach out to us at **[giving@transformationchristianfellowship.org](mailto:giving@transformationchristianfellowship.org)**. Your generosity aligns with God's Word and is deeply appreciated in our ministry.