

PLANNED GIVING

Planned Giving

Whether supported through an outright gift or planned gift, Flatirons Community Church and its programs are made possible through the generosity and commitment of its attendees and supporters. A planned gift to Flatirons Community Church helps to carry out its mission of reaching the lost and broken of Boulder and surrounding communities while at the same time, furthering your financial goals.

What are planned gifts? Planned gifts might generally be described as thoughtful gifts of assets, oftentimes over and above what might be donated on a weekly or regular basis. Such gifts often include significant tax-planning and tax-saving opportunities and may necessitate the coordination of your legal and tax advisors. Planned gifts traditionally encompass several major strategies:

- **Appreciated Assets**
- **Bequests (Wills)**
- **Life Insurance**
- **Charitable Trusts**
- **Retirement Assets**
- **Life Estates**

Appreciated Assets

Over time, many assets grow in value. Stocks, bonds, real estate and other property may have appreciated well beyond their original purchase prices. However, the sale of such assets may trigger expensive capital gains taxes. One solution is to give all or part of such assets to Flatirons Community Church. By doing so, you benefit ministry, enjoy a tax-deduction for the full fair market value of the item donated and avoid paying the associated capital gains tax.

If you are interested in making a gift of appreciated assets, please call the church's Business Administrator, Michael Koehn, at (303) 664-5524, or email Michael at michael_koehn@flatironschurch.com. Michael will be happy to help you with your gifting plans.

Bequests (Wills)

Remembering the church in your will is an attractive option for many donors. Such a gift is accomplished by making a charitable bequest. In general, a bequest is a written statement in a will which directs that a gift be made to Flatirons Community Church upon the death of the person who established the will (the testator).

In order to properly include a bequest to the church in your will, it is important to obtain the proper wording to use. If you decide to make a gift to the church in your will, you may want to include the following type of provision:

“I give and devise cash or assets with a value of \$ _____ or _____ % of the rest, residue, and remainder of my estate to Flatirons Community Church, Inc., currently located at 355 West South Boulder Road, Lafayette, CO 80026.”

If you are interested in putting Flatirons in your will, please call the church’s Business Administrator, Michael Koehn, at (303) 664-5524, or email Michael at michael_koehn@flatironschurch.com. Michael will be happy to help you with your gifting plans.

Life Insurance

Naming the church as a beneficiary of a life insurance policy or the outright gifting of a paid-up life insurance policy presents an attractive gifting opportunity for some. In order to accomplish such a gift, certain forms must be completed and accepted by the donor’s life insurance company.

If you are interested in making a gift of life insurance to Flatirons Community Church , please call the church’s Business Administrator, Michael Koehn, at (303) 664-5524, or email Michael at michael_koehn@flatironschurch.com. Michael will be happy to help you with your gifting plans.

Charitable Trusts

Charitable trusts provide several distinct opportunities to donors: **1.** Make a gift to Flatirons Community Church while receiving an income payment for a term of years or the remainder of the donor’s life (remainder trusts or gift annuities), or **2.** make a gift of investment income to Flatirons Community Church for a term of years while returning the original investments at the end of the term to either the donor or beneficiaries designated by the donor (lead trusts). While charitable trusts can be complex, there may be significant tax-planning and tax-saving opportunities with such arrangements.

If you are interested in setting up a charitable trust to benefit Flatirons Community Church , please call the church’s Business Administrator, Michael Koehn, at (303) 664-5524, or email Michael at michael_koehn@flatironschurch.com. Michael will be happy to help you with your gifting plans.

Retirement Assets

Sometimes donors find they have excess funds secured for their retirement. In such a case, a gift to Flatirons Community Church of assets in a retirement account (401k, 403b, IRA, etc.) may be just the way to go. Due to intricacies surrounding the tax treatment of such gifts, it is very important to coordinate this type of gift with

both your tax advisor and the church.

If you are interested in donating retirement assets to Flatirons, please call the church's Business Administrator, Michael Koehn, at (303) 664-5524, or email Michael at michael_koehn@flatironschurch.com. Michael will be happy to help you with your gifting plans.

Life Estates

Occasionally, donors find that their main asset is their home or farm, yet they would like to make a gift to the church. This presents an opportunity to make a donation to Flatirons Community Church through a life estate gift. With a life estate gift, you are able to make a gift to the church of your home or farm, yet continue to live there and enjoy your property until you no longer need it.

If you are interested in making a life estate gift to Flatirons, please call the church's Business Administrator, Michael Koehn, at (303) 664-5524, or email Michael at michael_koehn@flatironschurch.com. Michael will be happy to help you with your gifting plans.