

YOUR HOME or FARM is the KEY to YOUR FUTURE

Chances are you own a personal residence, vacation home, or farm that has appreciated over time. If you are like many individuals, at some point you will want to sell your property and are looking for a way to increase your income and avoid paying capital gains tax. Did you know that your real estate could be the key to your future?

A number of plans for your real property permit you to make a gift to the Lord's work and receive income and tax benefits. Let's look at ways to plan for our future and also make a gift to the EFCA Foundation using real estate. If you have questions about any of these plans, please call us, and we'll help you select the plan that is right for you.



I have reviewed your brochure on gifts of real estate and:

- I would like to speak with someone who can provide additional information on a gift of a home, land, or farm.
- I would like to receive information on other charitable gift planning options.

Name _____ DOB / /

Name _____ DOB / /

Street _____

City _____

State/Zip _____

Home Phone _____

Cell Phone _____

Email _____

Home Church _____

Please complete and return. All inquiries are treated with complete confidentiality.

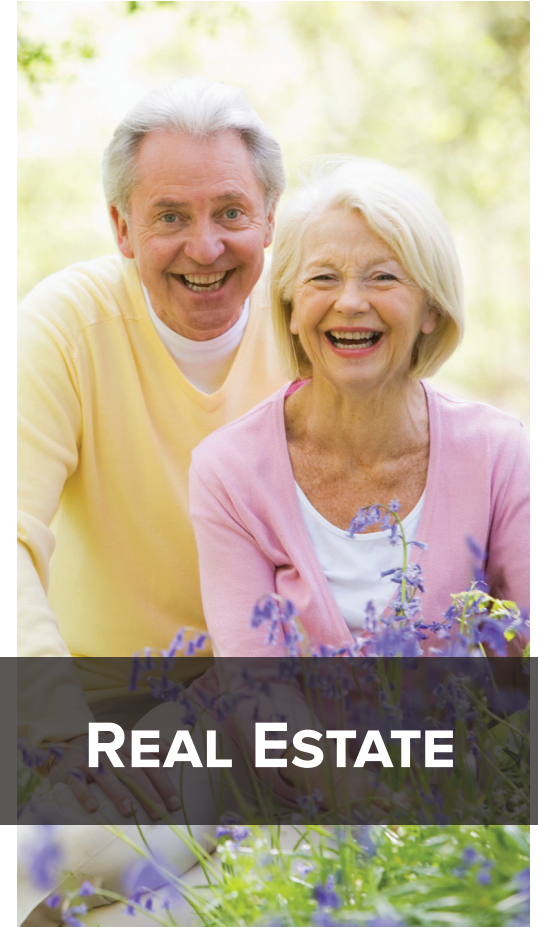


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GIFTS OF HOME, LAND, OR FARM



CASH OR INCOME

from the Sale of Your Real Estate

Here are just a few of the plans that help provide you with income, cash and a charitable deduction for a gift of your home or vacation residence to ministry.

Tax-Free Sale In A Trust

Did you know that you can transfer your home tax-free and receive income for the rest of your life? A charitable remainder unitrust permits the sale of your home tax-free and then provides you with income and a current charitable income tax deduction for the remaining trust principal which will go to charity, such as the local church or the EFCA.

Cash Plus a Trust

If you like the idea of the unitrust but want some cash up-front when your property sells, you may be interested in a sale and unitrust. You transfer a portion of your property to the trust. When your home sells, your trust is funded and you keep the remaining cash. Your charitable deduction may partially or fully offset any tax due on the cash you receive.



AVOID TAXES AND RECEIVE A CHARITABLE DEDUCTION

from the Sale of Real Estate



Vacant Land, Farm, or Vacation Home

You may be like many individuals who purchased a vacant lot and intended at one time to build, but you may never have carried out your plans. Or, you may have a farm you purchased many years ago that has grown significantly in value. Or, you may own a cabin or condo for family getaways.

If you are interested in selling, one way to avoid capital gains tax prior to sale is to transfer your property to fund what is known as a FLIP unitrust. The trust may then sell your property tax-free and you will receive a tax deduction for making a gift of the remainder value to ministry. In most cases, you will begin receiving annual income for life once the property is sold.



STAY IN YOUR HOME and Receive a CHARITABLE TAX DEDUCTION

Life Estate Reserved

If your goal is not more income but the ability to live in your home and receive a current tax deduction, a life estate reserved may be the plan for you. With a life estate, you deed your home to the EFCA Foundation but reserve the right to continue using it for life. You benefit from a current charitable tax deduction for the value of your gift and we receive your home in the future.



When Julie's husband Rick passed away, she wanted to remain living in the family residence but also make a gift to the EFCA. After consulting with her advisor, Julie decided to set up a life estate. Julie enjoyed a charitable deduction for deeding her home to our ministry and loved the fact that she could remain at home.

Life estates are also ideal for farms or vacation homes.

