



Planning Matters

10 Ways to Make Your Giving
Easier and More Cost-Effective



But the man of honor makes good plans, and he stands
for what is good. —Isaiah 32:8 (NLV)

Planning is a powerful tool that can help you wisely steward your God-given resources. Good planning enables you to achieve more than one goal at a time—making your resources *do more* for you and for the people and causes you care about.

Sometimes, however, we are not aware of all the choices available, and we miss out on important opportunities and valuable solutions. Knowing your options and receiving good counsel are keys to effective planning. Following are several planning opportunities that can allow you to achieve your financial goals and continue to make a difference in the world.

I. Give a gift and receive income for life

Many of our supporters have shared that they wish they could do more to help children in need but feel the pull of other financial needs and objectives, including retirement planning. Perhaps you feel the same way. If so, good news! There are ways to give that allow you to meet *both* your charitable and financial goals. For example, you can make a gift to World Vision *and* receive income for life—as well as a variety of tax benefits. A number of our supporters use this giving option to supplement their retirement income, provide income for a loved one, or increase income from under-performing CDs or stock.



“It’s a double benefit. It gives me good income for life. And I like that the remainder can be used for things I care deeply about, especially helping to build clinics and schools.”

—Dorothy Samson, who established her first World Vision gift annuity in 1999

2. Donate stock and make taxes evaporate

One of the most cost-effective ways to make a charitable gift is to donate stock that has grown in value since you purchased it. You receive a charitable deduction for the current value and eliminate tax on the gain. This is a great way to make a larger gift—helping more children—at a reduced cost.



3. Turn non-cash resources into life-transforming gifts

Did you know there are many ways to give without writing a check? You can make a difference by donating items such as crops, royalties, life insurance policies, and even jewelry.

Help change the world without writing a check when you donate:

- Stocks (*either publicly or privately held*) and/or bonds
- Homes, farms, vacation homes, or condos
- Rental or commercial property
- Crops, patents, copyrights, and royalties

4. Use a gift of real estate to get a double tax break

Another cost-effective way to make a significant difference is to make a gift of real estate to World Vision. As in option #2 above, you receive a charitable deduction for the current value and eliminate tax on the gain. You also save the costs and hassles of managing and maintaining the donated property. Consider using this option to transform your vacation home, rental property, or other real estate assets into a life-changing gift.

Note: If you would like to explore this option, but wish to donate only a portion of the property so you can receive some cash proceeds from its sale, see option #5 on the next page.



“We wanted to do something more. Rather than sell our vacation home, we decided to gift it to World Vision. You can gift property or even part of a business and designate how you want it used.”

—Betsy Tarbell, World Vision partner since 1990



5. Donate a portion of real estate to minimize taxes *and* help children

You don't need to give the entire property to make a difference. You can simply donate a portion of it to World Vision prior to the sale. When the property is sold, you avoid the capital gains tax on the donated portion. Additionally, you receive a charitable deduction. If you plan correctly, you can potentially zero out all the taxes while walking away with cash in hand. This is another way to turn a potential tax bill into a life-changing gift.

6. Plan a significant future gift that costs you nothing now

Did you know you can continue doing what you love—bringing hope and a fuller life to those in need—even after your lifetime? Simply name World Vision in your will or living trust to continue your investment in the Lord's work. Many of our partners have found that this giving option provides them with the opportunity to make a larger gift than they ever thought possible.

You can make a life-changing gift to World Vision through your:

- Will or living trust
- IRA, 401(k), or 403(b)
- Life insurance policy
- Banking, checking, or stock accounts



7. Help more children simply by updating your beneficiary designation form

One of the simplest ways to make a significant gift is to name World Vision as a beneficiary of your IRA, life insurance policy, or bank accounts. It doesn't take long to do and *costs you nothing now*. Just as in option #6, you maintain control of your assets now and retain the flexibility to change your designation if your wishes or situation change. Simply contact your retirement plan administrator, life insurance provider, or bank to update your proper form with our tax ID number and legal name, and the percentage you wish to give.



“We want to leave something for people who can benefit from our money when we are no longer here. So we made World Vision a beneficiary on a percentage of our entire estate, along with our children and other organizations.”

—Ronald and Lois Pollard, World Vision partners since 1989

8. Protect your heirs from unnecessary taxes

Your retirement accounts can trigger hidden taxes that your heirs must pay when they inherit. Without proper planning, the inheritance you intend to leave can be severely eroded. If you name World Vision as a beneficiary, your gift is not taxed and the full value can be used to help create better futures for children and families in need. You can use other non-taxable assets to provide for your heirs without burdening them with an unnecessary tax bill.

Another option is to “give your retirement account(s) twice” to benefit *both* your loved ones and the world's children. Simply make plans to contribute the full value of your remaining balance to create a special trust. The trust then pays your heirs an income stream, rather than one lump sum, over a period of years. Later,

the remaining balance is transferred to World Vision so you can continue helping communities around the world—after first providing for your own loved ones.

9. Simplify your giving, minimize taxes, and increase your impact

If you support a variety of charities, our donor-advised fund can provide you with a flexible and efficient way to manage your charitable gifts while involving your family, if you wish.

Simply set up your fund with an initial gift and then recommend grants to our ministry and other charities on your time frame. World Vision handles the rest—including all administrative details. Meanwhile, your balance is invested and can grow tax-free. Some of our supporters use this option as an alternative to setting up a family foundation or as a way to easily distribute an appreciated asset gift to numerous charities.



10. Seek out good advice to understand your options and potential pitfalls

Working with advisors who understand the planning opportunities above—and others not listed—is the key to success. They can help you avoid potential problems you may or may not be aware of.

Plans fail for lack of counsel, but with many advisers they succeed.

—Proverbs 15:22 (NIV)

We are here to help.



Our team is here to help you and your advisors explore your options in greater detail. We welcome the opportunity to serve you by providing useful information and resources that help you achieve the goals God has placed on your heart.

To request more information or to set up a no-cost, no-obligation conversation with one of our planning specialists, call **1.800.426.5753** or email **plannedgiving@worldvision.org**.



Planning matters.

What, when, and how you plan and give makes a difference to you, your loved ones, and the children we serve.



World Vision Planned Giving
34834 Weyerhaeuser Way S.
P.O. Box 9716
Federal Way, WA 98063-9716

worldvision.org/mylegacy

World Vision is a Christian humanitarian organization dedicated to working with children, families, and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice.

