

CREATIVE GIVING

Creative Giving Changes Lives



**Your investment in Denver Seminary
will have a multiplying effect for
many generations to come.**



PRESIDENT'S MESSAGE

Creative Giving Changes Lives



God uses His people to change lives. That fundamental truth gives each and every one of us the privilege of believing that God can use us to make a difference in the lives of others. At Denver Seminary, we are involved in changing lives by preparing men and women to engage the needs of the world with the redemptive power of the Gospel and the life-changing truth of Scripture.

Together, we can bring the life-changing truth of Scripture to those who are not yet part of God's Kingdom.

Those we prepare then use their training to minister in churches, lead global and local mission agencies and a stunning array of other ministries. There's a good chance that our graduates are leading ministries that you already support. As a result we believe that your investment in Denver Seminary will have a **multiplying effect** for many generations to come. Through creative giving now and wise gift planning you, too, can maximize the effect of your involvement while helping to meet your family's financial needs and **minimize your taxes**. In the following pages, we will explore several options that might give you some new ideas to help you give and plan carefully.

Whether you desire to make a more significant impact now, leave a legacy after you pass on or do both, we are confident that we can help. Most of us want to make a significant impact for God's kingdom. We give our time to help charities, utilize our talents to serve our local churches, and provide our financial resources to help **sustain Kingdom work** around the world. Thank you for including Denver Seminary in your giving plans. Together, we can bring the life-changing truth of Scripture to those who are not yet part of God's Kingdom.

Mark Young
President
Denver Seminary

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CREATIVE GIVING METHODS

Make an Impact Now



How Creative and Wise Giving Changes Lives.

Through a combination of creative giving methods, you can contribute to the sustained Kingdom work of the people and programs of Denver Seminary in the near term. These strategies may also provide a tax savings, allowing your money to be used for even more good than with traditional cash gifts.

Why Not Cash?

The United States is the most charitable nation in the world due mainly to our original Judeo/Christian values, but also because our economy is stable and our tax system rewards charitable giving. However, with the passage of the 2017 Tax Cuts and Jobs Act cash contributions are more difficult to deduct.

So, we suggest that you read on and learn about other options that, as Mark Young said, “...can maximize the effect of your giving while helping to meet your family's financial needs and minimize your taxes.”

Stocks and securities

Stocks, bonds and other securities are investments we make to grow our wealth and save for retirement or future needs. No matter what the economy looks like, some form of these are often a smart investment. Selling securities that have gained in value will require you to pay taxes on the growth. However, if you give appreciated securities to Denver Seminary, the Seminary receives the full value of the securities and does not pay any taxes on the appreciation, which results in a larger gift than you normally would make through giving the same amount of cash.



CREATIVE GIVING METHODS

Make an Impact Now



Personal items/Real estate/Gifts-in-Kind

Americans own a lot of property. Home ownership is a key part of the "American dream." Some of us buy land on speculation of a future build. Some own second homes for vacation or rental properties. We also collect items: coins, art, cars, antiques, etc. While the things we collect may have a special, emotional place in our hearts, our family members do not often feel the same way. Donating property or valuable personal items to Denver Seminary can give you numerous advantages.

Thinking about selling a home, land, a farm or rental property? Consider donating it first to Denver Seminary. We can handle the process of selling the property for you and you can make a significant impact now or use that gift for a planned gift that gives you a lifetime income (see Planned Gifts section).

Thinking about selling a home, land, a farm or rental property? Consider donating it first to Denver Seminary.

What about coins, jewelry, art, valuable instruments or cars?

You may have heard the popular radio ads suggesting that you can often have more satisfaction by donating this kind of property to a charity than selling it on your own. Through our connections, we can find collectors who appreciate the time you put into acquiring and caring for those items and who often will pay us more because of our mission. And, again, you can receive a charitable tax deduction for the fair market value of the items.

Please contact us to talk about any valuable items you may want to contribute to Denver Seminary.



CREATIVE GIVING METHODS

Make an Impact Now



Employer Matching Gifts

Did you know that your employer might actually match a portion of your charitable gifts back to Denver Seminary? Over \$5 billion are given each year via workplace giving and hundreds of millions of dollars come through employer matching programs, payroll deductions and/or company foundations. (Source: America's Charities)

Over \$5 billion are given each year via workplace giving and hundreds of millions of dollars come through employer matching programs, payroll deductions and/or company foundations.

Here are some examples of the companies that have contributed to Denver Seminary through employee matching: Sammons Financial Group, ConocoPhillips, Microsoft, Allstate, Ball Corporation, UPS, Kraft, Johns-Manville, AXA Financial, Raytheon, Aetna, UBS and more!

While some companies may imply that they do not match charitable gifts to religious organizations, only a few really do not. Check with your Payroll or Human Resource specialist today to see if your company will match your gifts to Denver Seminary. We will be happy to provide or complete any required information. By taking the time to ask a few key questions, you can multiply the impact of your giving.



CREATIVE GIVING METHODS

Make an Impact Now



IRA

The IRA (Individual Retirement Account) is an investment vehicle that helps millions of Americans save for retirement. As with all investments, there are pros and cons. People over 59 1/2 can start to receive payments from their IRA's while those over 70 1/2 MUST take a withdrawal each year (Required Minimum Distribution or RMD). The good news: you reap the rewards of your hard earned savings. The bad news: you must pay taxes on that distribution (in the case of a traditional IRA).

But with IRA's there is more good news. You can now send your withdrawal directly to a charity like Denver Seminary. This allows you to reduce or eliminate the tax you would have paid on the withdrawal and allows you to make a larger impact in your giving. More good news is that although the 2017 Tax Cuts and Jobs Act made it more difficult for people to itemize deductions, a larger IRA rollover gift to Denver Seminary could help you meet or exceed that deduction.

Talk to your plan sponsor, your financial advisor or the Advancement Team at Denver Seminary about gifting from your IRA.

**Make a larger impact
on your giving.**

You can now send your IRA
withdrawal directly to a charity
like Denver Seminary.



PLANNED GIVING

Long-term Impact



**As a Legacy Builder
you will ensure
Denver Seminary's
longevity for
God's Kingdom.**

Naming the Seminary as a beneficiary in your will is the simplest way to give out of your estate!

Will You or Won't You?

What is the status of your will? Have you properly planned to care for your family and honor God? You may be surprised to learn that almost 50% of Americans do not have a will (Gallup 2016). Some people put it off in their desire not to deal with the inevitable. Some put it off because they think it will cost too much. However, leaving behind an incomplete will can cost your family much more in the long run. First and foremost, we encourage you to speak with a tax advisor or attorney soon to establish your plans. Many of us give a percentage of our income to charity during our lives. Should we consider giving a percentage of our estate to charity upon our deaths?

Second, as you make those plans, please remember Denver Seminary. Naming the Seminary as a beneficiary in your will is the SIMPLEST way to give out of your estate! And with that gift to Denver Seminary you become a "Legacy Builder," a group that ensures Denver Seminary's longevity for God's Kingdom.

If you are a regular giver and would like to keep Denver Seminary as part of your plans for years to come, perhaps consider an endowment gift through your will. Or note a percentage that you wish Denver Seminary to receive upon your passing. If you plan to make us one of your beneficiaries, please let us know so that we can plan and note you as a "Legacy Builder."

*Again, please consult an attorney and/or tax advisor. If desired, we will be able to connect you with a qualified professional.



PLANNED GIVING

Make an impact later



Insuring a Life

When you first obtained life insurance, you were likely in a stage of life where the policy you purchased made sense for your family. Maybe you still have those policies, but no longer see the need for the amount of coverage you have. A gift of life insurance could be a sensible and generous course of action.

Some donors have named Denver Seminary as beneficiary of their policy. If you have a policy with a cash value, you could consider cashing it in while you are living to make an impact now. Creativity is key: you can also donate assets to the Seminary, like those mentioned at the beginning of this booklet, and use your life insurance for your heirs. Some benefits include:

- Charitable deduction when you name Denver Seminary as beneficiary AND assign us ownership of the policy
- Security for your family by naming us as contingent beneficiaries

Contact Denver Seminary's Advancement Team or your tax advisor today to discuss.

If you have a policy with a cash value, you could consider cashing it in while you are living to make an impact now.



PLANNED GIVING

Make an Impact Later



Make a gift of a Charitable Trust.

The benefit to charity and the tax advantage to a family can be rewarding.

Trust Us

The word "trust" can be intimidating, but for those who take the time to establish a trust for charitable giving, the benefit to charity and the tax advantage to a family can be rewarding. And since the passage of the 2017 Tax Cuts and Jobs Act, there is greater incentive for you to consider the benefits of a trust. Denver Seminary primarily focuses on two types:

- **Charitable remainder trust (or CRT)** is understood by the middle word: remainder. You (and possibly your beneficiaries) can receive income during your lifetime while the REMAINDER will pass to the charity after your lifetime.
- **Charitable Lead Trust (CLT)** - LEAD is the key word for a CLT because instead of the charity receiving the remainder of the gift in a CRT, you can lead with a significant gift to Denver Seminary. This kind of gift can provide a tax benefit immediately (which, if you reach the maximum deduction in one year can be rolled into another year) and allows you to make charitable grants over a period of years. **YOU** receive the remainder of the proceeds at the end of the defined period.

Denver Seminary will work with you and a professional to establish a trust with benefits of reliable income for your life, a sizable income tax reduction, avoidance of capital gains taxes on long-term securities and a significant gift to Denver Seminary.



PLANNED GIVING

Make an impact later



Income for Life

Investing in the stock market can be an investment option with widely varying results. Investing in cash or fixed income products often provides a low yield. Some of our donors like the idea of having income for their older years and have established a Charitable Gift Annuity (CGA) with Denver Seminary.

You can donate assets or cash, and we will reinvest the proceeds. Then, based on your age, we make quarterly or yearly fixed payments to you throughout your life at a rate usually more than you can earn via a money market, CD or checking account. You can save in taxes for a portion of your gift, have a guaranteed income and help Denver Seminary's long-term mission.

Conclusion

As our President Mark Young pointed out, your gifts will have a **multiplying effect** on those who are touched through Denver Seminary, your gifts can **minimize your taxes** as part of planning for your family's future, and your gifts will **sustain the work of the Kingdom** through well trained leaders.

Through your generosity and intentional giving, you are paving the way for the mission of Denver Seminary to continue, by preparing men and women to engage the needs of the world with the redemptive power of the gospel and the life-changing truth of Scripture. However you decide to support Denver Seminary, we are grateful to God for you.

Your gifts will have a multiplying effect on those who are touched through Denver Seminary.





Denver Seminary prepares men and women to engage the needs of the world with the redemptive power of the gospel and the life-changing truth of Scripture.

CONTACT US

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Gifts of Stock and Marketable Securities

Stocks, bonds, notes or other instruments for which value can be determined in the financial markets should be made payable to Denver Seminary. Donors are encouraged to consult their tax advisor in advance before donating marketable securities.

Stock transfers are to be made to:

Charles Schwab
Account #8397-6002
DTC Clearing 0164
Code 40

Please notify Denver Seminary Advancement Team at 303.762.6941 before making the transfer so that we can help facilitate the transaction.

