

## WAYS YOU CAN GIVE TO OUR CHURCH

Our church thrives, and carries out its mission, now and in the future, because of the generosity of its members and friends, through their gifts of time, talents, and money.

This document describes the different ways you can make monetary gifts to Parkway, now and in the future. These methods include:

- Giving stocks, bonds or mutual funds
- Giving from your Individual Retirement Account
- Giving through beneficiary designations
- Giving through bequests in trusts and estates
- Giving through donor advised funds
- Creating charitable annuities that provide for lifetime income to you and a gift to the church

Each of these methods, and instructions for making your gift, is further described below.

### Gifts of Stocks or Mutual Funds

Parkway UCC works with United Church Funds, a UCC agency, for donations of stocks or other exchange-traded securities to the church.

If you wish to give stocks, bonds, or mutual funds to Parkway UCC, you can do so by following these steps:

1. Send UCF (by email to [info@ucfunds.org](mailto:info@ucfunds.org) or by Fax to 332-219-8758) either a current account statement, or information about the securities you wish to donate and the account in which they is held. Specify that you intend to make a gift to Parkway UCC, Town & Country, Missouri. UCF will review your information and contact you about the next steps.
2. Ask your broker or financial institution to transfer the securities to UCF using the information below:  
BNYM/Pershing, LLC, DTC# 0443,  
Account # N7M001442  
Account name: United Church Funds, Inc.  
For Further Credit To: (Parkway United Church of Christ / Account No. 381574)
3. Notify both UCF and Dawn Friedmann, Parkway's bookkeeper ([dawn@parkwayucc.org](mailto:dawn@parkwayucc.org)) once you have requested the transfer.

After this process is complete, your donated securities will be immediately sold, and the proceeds will be deposited into Parkway's account at UCF. Because UCF is a non-profit and

ministry of the UCC, it does not charge for its services, although an SEC fee and broker fee is applied at the time of sale.

Your gift will be acknowledged in writing by PUC. The amount of a charitable tax deduction is usually based on the average price of the security on the date of donation.

### **Gifts from Individual Retirement Accounts (IRAs), Known as Qualified Charitable Distributions (QCDs)**

If you are 70½ or older, you can give any amount up to \$111,000 in 2026 from your IRA directly to Parkway. Your gift may satisfy part of your required minimum distribution, and to that extent, depending on your tax situation, it may have other benefits, such as reduced taxes, lower Medicare premiums, and less taxation of Social Security.

To make a Qualified Charitable Distribution (QCD), the donation must go directly from the custodian of your Individual Retirement Account (IRA) to Parkway UCC, as the charitable recipient. That is, you may not make a personal withdrawal from your IRA and then pass that on to Parkway; only contributions made directly from the IRA to Parkway qualify as QCDs.

Generally the procedure for making a QCD is to contact the administrator of your IRA and ask that a gift be made directly from the IRA to Parkway. If you have check-writing features on your IRA, you can write a check on the IRA directly to Parkway.

The funds must be removed from your account by December 31. Parkway will provide you with a written receipt for your gift made through your IRA.

### **Beneficiary Designations**

Naming Parkway UCC as a beneficiary of your retirement plan, life insurance policy, bank account, or donor-advised fund is a straightforward and simple way to support Parkway' future. These gifts do not affect your current budget because you make the gift after your lifetime, and you can change your mind at any time. Also, such gifts may go farther when given to the church, than they would if an individual were the beneficiary, since individual beneficiaries may have to pay state and federal taxes on what they receive.

You can set up a beneficiary designation yourself without the services of an attorney or financial advisor. First, contact the administrator of your retirement plan, insurance policy, bank account, or donor-advised fund for a change-of-beneficiary form, or simply download the form from your provider's website. Then decide what percentage of your account you wish to give to Parkway, and name Parkway, along with the stated percentage, on the form. Then sign and return the form to your plan administrator, insurance company, financial institution, or sponsoring organization.

After you have taken these steps, let Parkway know about your gift. Parkway will thank you for your gift, and your generosity may inspire others to follow your example.

### **Bequest through Trusts or Wills**

Parkway's current members and friends have benefited greatly from past legacy gifts to the church. You can make your own gift this way by instructing your estate planning professional to include a simple, revocable bequest to Parkway in your will or trust. Your bequest will have no impact on your current cash flow, and you can modify your bequest at any time.

A bequest provision may follow the following example:

I hereby give and bequeath (\$\_\_\_\_\_, or \_\_\_ percent of the rest, remainder, and residue of my estate, or the proceeds from the sale of real estate by my estate that I own located at \_\_\_\_\_), to Parkway United Church of Christ, 2841 North Ballas Road, Town and Country, Missouri 63131.

### **Gifts from Donor Advised Funds**

If you have assets invested in a donor advised fund (such as Fidelity Charitable, Schwab Charitable, Vanguard Charitable, or National Philanthropic Trust), you can make a gift to Parkway from that fund. Simply inform the fund of the amount to be gifted and Parkway's contact information, and it will make the gift.

### **Charitable Gift Annuities**

You can give to Parkway through a Charitable Gift Annuity, which makes payments to you during your lifetime, and gives the remaining amount to Parkway.

Professionals will need to be involved in setting up a Charitable Gift Annuity, and Parkway's Finance Committee can facilitate that. In general, you begin it by making a gift to Parkway using cash, marketable securities, or other assets, and Parkway, in turn, pays you a fixed amount for life. Depending on what kinds of things you give (like appreciated securities or money from an IRA), you may realize tax savings.

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### **Recommendation: Seek Professional Advice**

Regardless of the means you employ in making your gift, we recommend that you consult with your tax or legal advisor to make sure you have followed the proper procedures, and that the means you have used fits with your tax and estate planning objectives.