



Giving: Frequently Asked Questions (FAQ's)

What is an endowment?

An endowment is a permanent fund invested in a manner that keeps the principal amount intact forever, and generates income that can be used by Beth El to support operations or for specific programs or services.

How can I contribute?

There are numerous ways you can support Beth El. Cash contributions can be made up-front, or structured over many years. Donating assets other than cash, like appreciated securities, is also an option. Additionally, there are always the options of making a legacy gift, or one that is structured using both a planned gift and a current cash contribution.

Can I donate appreciated securities?

Yes. When you donate shares of stocks or mutual funds that have appreciated since their purchase, you:

- Make a generous donation to Beth El
- Receive a charitable income tax deduction equal to the full market value of the securities at the time of the donation
- Avoid the capital gains tax you would incur by selling the shares instead of donating them

Please consult your financial adviser about these and other ways to make tax-advantaged donations to Congregation Beth El.

What is a planned gift?

A planned gift, or legacy gift, is an agreement to make a gift at some point in the future, usually in one's will. Many planned gifts are structured as irrevocable bequests. Other planned gifts are structured to take effect during the life of the contributor, or after some specific event or time period.

A planned gift can help sustain Beth El well into the future *while providing you with significant tax benefits, or even ongoing personal income.*

Is there more than one type of planned gift?

Yes. Planned gifts can take many forms, and are a great way to keep Beth El's future needs in mind while taking care of your personal needs now. Examples include:

- Charitable gift annuities
- Bequests from wills
- Distributions from IRA and pension funds
- Paid-up life insurance policies
- Gifts of treasured marketable possessions

Some planned gifts can be complex. Before making such a gift, you should consult your financial advisor. A member of our Ways & Means Committee would be happy to assist in the planning process.

Is my contribution tax deductible?

100% of every contribution to Beth El is tax deductible. The timing of the tax deductions can depend on how your contribution is structured, so please consult your tax professional.

How will my gift be recognized?

Beth El has created numerous ways to pay tribute to those who support the congregation. We would love to acknowledge your generosity with a public, and oftentimes permanent, recognition. Please contact the [office](#), [Rabbi](#), or [Treasurer](#) for further details.