Ways to Give

Cash pledges

Many donors make pledges over a three- to five-year time frame. A long-term pledge allows you to make a leadership level gift upfront while spreading out the payments for your planning needs. Such a pledge also allows your charity to plan ahead and predict the flow of donations into a project or program.

Required Minimum Distribution (RMD) from an IRA

Many donors have IRAs that have greatly appreciated. Federal law allows retirees age 70½ and older to ***donate up to $100,000 tax free*** from their IRA each year. Generally, when you take a distribution from your IRA, it is treated as taxable income. Under this provision, made permanent in the 2017 tax law, those assets are excluded from income if the distribution is made directly to charity.

As such, you can benefit your charity of choice, while avoiding income tax on your RMD directly transferred to the charity up to $100,000 each year. Talk about a win-win. For more information:

https://personal.vanguard.com/us/insights/article/QDC-RMD-tax-break-122014

Appreciated stock or mutual funds

Many donors have stock or mutual funds that have appreciated and are subject to capital gains taxation when withdrawn. If you directly transfer those shares to your charity, you avoid ***any*** capital gains taxes on the shares, while receiving a charitable tax deduction for the market value of the stock/mutual funds at the moment of transfer.   Again, a "win-win." The key is to transfer the shares directly to the charity versus cashing them in.

Planned gifts

In order to maximize their gift, many donors also consider a "planned gift" of assets sometime in the future. These gifts can include: bequests from your estate; a "Charity Gift Annuity" (CGA) which can also provide needed income in retirement; an insurance policy in which the charity is the beneficiary; and several other tax saving gift vehicles. A qualified financial planner can help you find the right planned gift for your financial benefit while ensuring a future gift to your charity of choice.