

Other Accounts: In most states, similar beneficiary arrangements are available for various brokerage, financial and bank accounts.

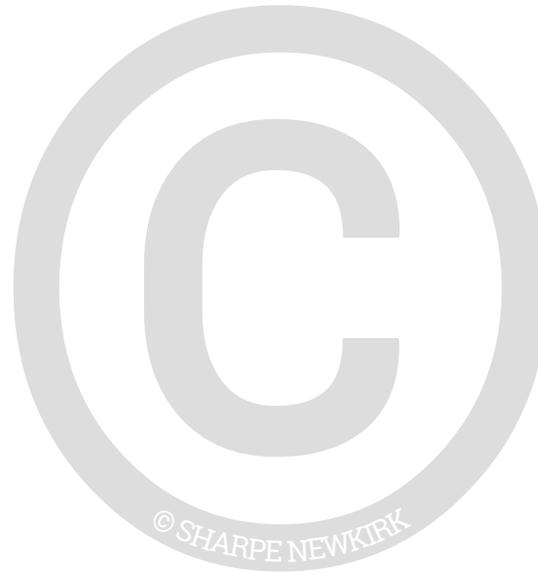
Your Long-Range Plans: A growing number of people are arranging charitable gifts through their wills, trusts and other estate plans. Be sure to use the full legal name of any charitable recipient remembered in this way. We would be honored to be part of your charitable plans after you have provided for others you wish to benefit. Last year, Americans gave a record amount of more than \$35 billion in this manner.

Special Giving Options: Some plans help you structure gifts that feature special benefits for you or others before making a gift to a charitable recipient. You can arrange a fixed or variable income for yourself or your loved ones while also providing for charitable purposes at a time in the future you determine.

Giving in this way can result in a large charitable deduction that may provide both current and future tax savings. For more detailed information on these and other giving options, contact us or your financial advisors.

Learn More

We hope this information will be helpful to you as you consider the most effective ways to fulfill your philanthropic plans for this year and beyond. If we can provide more detailed information to you or your advisors, please let us know.



Giving Thanks at Year-End



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The purpose of this publication is to provide general planning information. It is not intended as legal, accounting, or other professional advice. For assistance in planning charitable gifts with tax and other financial implications, the services of appropriate advisors should be obtained. © Copyright MMXIX by SHARPE newkirk. All Rights Reserved. 8024-19

Americans are among the most generous people in the world—volunteering their time and devoting their resources to charitable purposes of all types.

It's no secret that a large percentage of charitable gifts are made during the final three months of the year, with the majority of those gifts occurring between Thanksgiving and December 31. Read on for tips that may help you make the most of your gifts for the remainder of the year.

Cash Gifts

Gifts of cash are popular and convenient as they may be made in person, online or by mail. They can be made in the form of cash, check, credit card or by electronic transfer. For tax purposes, be sure to complete your cash gifts before December 31 and save all receipts and acknowledgments.

Giving Through Retirement Plans

Most adults participate in one or more retirement plans such as a 401(k), 403(b) or Individual Retirement Account (IRA). These funds can, in some cases, be a wise source from which to make current or future charitable gifts.

Those age 70½ and older with an IRA may make charitable distributions directly

to qualified charities of up to \$100,000 per year on a tax-free basis. Transfers are not taxed and count towards your annual Required Minimum Distribution. These tax-free gifts are particularly wise for those who do not plan to itemize deductions for income tax purposes.

You can also arrange a future gift by naming a charitable recipient as a beneficiary of a retirement plan. You and your family can enjoy use of the assets and charitable beneficiaries receive any remaining funds in the future free of tax.

Noncash Gifts

Each year, Americans choose to give billions of dollars in a form other than cash. Gifts of stock and other publicly traded

securities, such as mutual funds, are most commonly donated. These gifts can be easy to complete and are usually made electronically from the donor's account. In some cases, stock certificates may be mailed or delivered to the organization or its representative. Please contact us if you are considering a gift of securities or have any questions.

Other property such as art, collectibles, patents, copyrights and other valuable assets may also be donated for charitable purposes. Special rules apply to these types of gifts. Please check with us or your advisors for more information.

Other Smart Ways To Give

Insurance Policies: Many people have life insurance policies that they took out years ago for specific purposes but are no longer needed today. In those instances, you may appoint a charitable interest as beneficiary of an existing policy, or you may decide to make a gift of the policy by giving all rights and benefits to the organization.

You might also wish to make a gift of a new policy for charitable purposes. This is an easy way to make a larger gift over time.