

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

**Your Long-Range Plans:** You may consider arranging for charitable gifts through your will, a trust or 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.

**Special Giving Options:** Some plans help you structure gifts that feature special benefits for you or others before making a gift to a favorite 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. Some even choose to use a Donor Advised Fund or Family Foundation to facilitate their charitable gifts.

For more detailed information on these and other giving options, please consult with your attorney or financial advisor.

## Learn More

We hope this information will help you choose the best ways to fulfill your philanthropic plans. Your gifts help us carry out our mission every day, all year long. Please contact us to find out even more about the tax benefits and other advantages of making charitable gifts.



Make the Most of Your  
**Giving**

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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.  
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**T**he future promises to be exciting for all and being prepared is key to what lies ahead. Whether you are single, married, raising a family, navigating or enjoying retirement, your financial security and that of those you care about most will be affected by the plans you make today.

*To help you achieve both your personal and philanthropic goals, this brochure will provide ideas to assist you in making the most of your charitable gifts this year.*

## Cash Gifts

Gifts of cash are popular, convenient and 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 save all receipts and acknowledgments if you plan to claim tax deductions for the amount of your gifts.

## Giving Through Retirement Plans

Many Americans participate in one or more retirement plans such as a 401(k) or 403(b) plan or Individual Retirement Account (IRA). These funds can sometimes be a source 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 also 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 can receive any remaining funds in the future, free of income tax on amounts they receive.

## Noncash Gifts

Gifts of stock and other publicly traded securities, such as mutual funds, can be especially attractive when it comes to making gifts other than cash. These gifts are also 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 collectibles, art, patents, copyrights and other valuable assets, may also be donated for charitable purposes. Special rules apply to these types of gifts. Tax deductions for noncash assets can be based on their current value, not just the amount paid for them. You may also avoid capital gains tax that would be owed on the sale of the property. Please check with your attorney or financial advisor 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 name 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.