

## Giving for Good Health

All of these acts of generosity have one thing in common: Giving improves your health. A wide range of research has linked giving to charity and other forms of generosity to better overall mental and physical health.

It is a documented fact that giving strengthens our ties to others while fostering more positivity and cooperation, stimulating regions of the brain associated with pleasure, social connection and empathy.

No matter how you choose to give, your generosity can benefit you and can even have ripple effects that reach the broader community.

## Making a Difference

Giving makes us happy, promotes cooperation and social connection and evokes feelings of gratitude. Scientists believe this behavior releases endorphins in the brain, which produces this feeling known as the “helper’s high.”

Despite the many challenges we face all over the world, these small—or large—acts of selflessness not only make the world a better place—they may make you a happier person.

## Thank You

We are grateful for your support and are committed to helping you discover beneficial ways to continue your active role in our work. If we can provide more information about one of the ways of giving in this brochure, please contact us.



THE HAPPINESS  
THAT COMES FROM  
**GIVING**

## Generosity Is Contagious

The last few years have been unprecedented, with a global pandemic, social and political unrest, and continued environmental and economic challenges.

In spite of all this, there is a silver lining. People across the world have consistently risen to the challenge and have donated their time, skills, knowledge—and their resources.

Recent studies show that in the last few years more than half of U.S. households engaged in some form of charitable giving to help their neighbors and communities. In fact, Americans have been giving charitable donations in record levels to meet philanthropic needs.

Charitable acts and donations come in many forms—some you can make today and enjoy the tax benefits associated with charitable giving. Others you can make after your lifetime, ensuring your legacy of generosity continues.

## Ideas for Giving

### Now

**Appreciated stock or mutual fund shares:** You avoid capital gains tax, and itemizers may deduct the full fair market value for shares held more than one year.

**Cash:** In 2022, you can deduct charitable gifts of cash up to 60% of your adjusted gross income if you itemize. Any excess deductions can be carried forward up to five future tax years.

**Qualified charitable distributions (QCDs):** IRA owners 70½ or older can make tax-free gifts of up to \$100,000 per year (\$200,000 for couples) to qualified charities. The benefits of a QCD are adjusted for those who also make deductible IRA contributions.

**Donor advised funds (DAFs):** The rising popularity of DAFs means that more and more people have made contributions to them. If you have established a DAF account, please consider requesting a distribution to us and/or another qualified charity.

### Later

**Will or living trust:** You can continue your lifetime support by “endowing” your gifts. After providing for loved ones, you can leave the residue, a specific amount or a percentage to charity.

**Life insurance:** You can give us a new policy or name us as the beneficiary of an existing policy.

**Retirement plans:** You can name us as a beneficiary of all or part of a retirement plan. Retirement assets are some of the most heavily taxed when left to heirs.

**Charitable remainder trusts:** You can receive income for life from gift assets and an immediate income tax deduction.

**Charitable lead trusts:** Gift tax and estate tax savings are possible from trusts that pay income to charity for a number of years and then distribute assets to family members.

**U.S. savings bonds:** If bonds are properly designated through a will or trust, income taxes are avoided, and their value also qualifies for an estate tax deduction.