

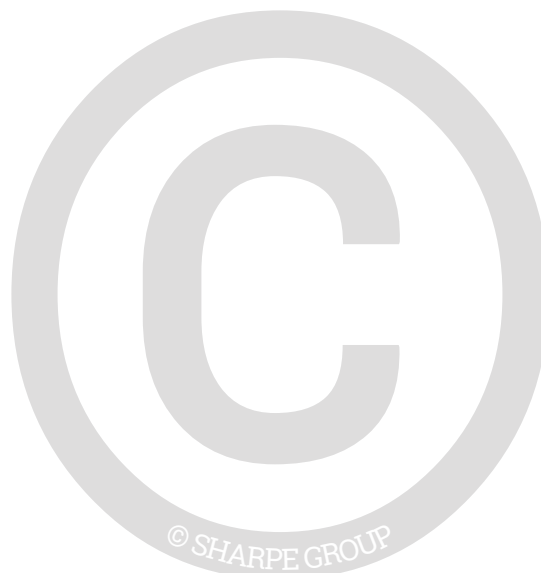
## That's Not All!

Consider these other ways to give this year.

- **Donor advised funds (DAFs)** are an increasingly popular way to give. Hint: consider giving through a business or family foundation.
- Have an **insurance policy** you no longer need? Give the cash value of that “obsolete” policy and qualify for a tax deduction. You can also donate a new policy, which can allow you to make a larger gift over time.
- Arrange gifts through your **will, trust** or other **estate plans**. After providing for loved ones, leave a meaningful legacy for future generations. In this case, don't forget to use our **full legal name**.
- Make us a beneficiary of **other financial accounts**, such as various brokerage, financial and bank accounts.
- Explore **special giving options**, like endowments, memorials or gifts that offer lifetime income. Some plans allow you to structure gifts with special benefits, such as variable income for you or a loved one. You can also establish gifts for the future or arrange other unique ways of support that can provide current and future tax savings.

## Learn More

We are available to help you discover the best way for you to give this year and in the years to come. Contact us for more information.



Reflecting...  
Planning .. Giving  
*Year-End 2023*

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*The end of the year is not only a time for reflecting on the past and planning for the future—it is also a time for giving.*

## Ideas for Giving

No matter your objectives, your financial means or your stage in life, there are plenty of tax-wise ways to provide for the organizations and missions you care about.

Remember, it's not just about what you give. It's also about the impact you make in the world through your support.

Read on for ideas that will help you discover the best ways for you to give this year.

## Cash Is Still King

Cash continues to be an easy and convenient way to make year-end gifts. You can make a gift of any amount in the form of a check, a credit card or an electronic transfer.

Whether you need to consult your piggy bank or your financial advisor, any cash gift is meaningful and directly impacts our mission today. As in the past, this year you can deduct cash gifts up to 60% of your adjusted gross income.

## Taking Stock

Want to donate some of that Apple stock you've been holding on to? If you give stocks, mutual funds or other appreciated securities held more than one year, you can claim a deduction for their full value and avoid any capital gains tax you'd owe if you sold the asset and donated the proceeds. Even if it's not Apple stock, that's a win-win!

By giving appreciated property, you can eliminate tax on up to 30% of your adjusted gross income if you itemize. Any unused deductions can be used to lower taxes for up to five additional years.

## Cleaning Out Your Closet?

Not sure what to do with that rare coin collection in your grandfather's attic? It may be possible to donate valuables, such as coin collections, art or jewelry. Special rules may apply to these types of gifts. Contact us for more information about other assets you may be able to give.

## Make an Impact Now ... and Later

Remember that a gift from your retirement plan is an excellent way to make a meaningful gift now and in the future.

### Give now

If you are age 70½ or older, you can make tax-free qualified charitable distributions (QCDs) through your IRA directly to a charity in any amount up to \$100,000 this year.

### Give later

Arrange a future gift by naming us as a beneficiary of a retirement plan. There are also gift plans that allow you and/or loved ones to receive income for life or another period of time.

### Give now and later

Consider blending your gifts so you can see the impact now and know your support will continue after your lifetime.

