

## Consider other smart ways to give

- **Donor advised funds** are a popular way to give at year-end. Or consider giving through your 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 sustaining 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.



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# GIVING

*at Year-End*

# 2024



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**N**o matter your objectives, your financial means or your stage in life, there are plenty of meaningful and tax-wise ways to provide for your charitable interests at year-end.

Remember, it's not just about what you give. It's also about the difference you make through your support. Read on for ideas that will help you discover the best ways for you to give.

## Gifts of cash

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

Any cash gift is helpful to us today. As in the past, this year, itemizers can deduct cash gifts up to 60% of their adjusted gross income.

## Taking stock

If you give appreciated securities, such as stocks, bonds or mutual funds held for 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 assets and donated the proceeds.

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.

*Want to calculate  
your tax savings  
for a gift of  
appreciated assets?*



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## Other assets

Not sure what to do with that rare coin collection in your grandparents' attic? It may be possible to donate valuables, such

as collectibles, 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.

## Retirement plan giving

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 70½ or older, you can make tax-free qualified charitable distributions (QCDs) from your IRA directly to a charity in any amount up to \$105,000 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 you determine.
- **Give now and later.** Consider blending or combining current and future gifts so you can see the impact now and know your support will continue after your lifetime.