



What to Give

Cash

Outright gifts of cash are the easiest and most convenient way to give.

Appreciated Securities

Donating appreciated securities (stocks, bonds, mutual funds) can reduce potential capital gains taxes.

Pre-Tax Retirement Funds

Donating funds directly from pre-tax Individual Retirement accounts (IRA) can have tax advantages because charities will not pay income tax on the withdrawal that you otherwise might have owed.

Life Insurance

Permanent life insurance policies with significant death benefits can make good charitable donations and leverage your gift.

Real Estate

Gifts of your home or other real estate to charity is a great way to avoid capital gains taxes. Measures can even be put in place to allow you to stay in the home after the gift is made.

Tangible personal property

Tangible personal property can include items such as artwork, antiques, precious metals, collectors items, and unneeded old vehicles. Contact your charitable organization to confirm what they can and will accept.





Charitable Giving Techniques

Donating Cash

You can make a one-time or recurring gift of cash. Donations may help reduce your income taxes.

Donating Appreciated Assets

Direct donations of appreciated assets can reduce taxes that would be owed if assets were otherwise sold and donated.

Qualified Charitable Distributions (QCDs)

People 70 ½ and older can donate funds directly from their Individual Retirement accounts (IRAs) to qualified charities. When eligible, these QCDs can satisfy annual Required Minimum Distribution (RMD) requirements without incurring income tax on the donated amount.

Donor-advised Funds (DAF)

A Donor-Advised Fund is an account which holds donated assets and distributes to qualified charities according to the wishes of the account owner. Contributions may qualify for tax benefits in the year of the contribution. Disbursements can be made in future years according to the wishes of the donor.

Keep in mind that donations to a DAF are irrevocable. All funds must eventually be distributed to qualifying charities.

Charitable Trusts

Charitable Lead Trusts and Charitable Remainder Trusts are examples of irrevocable trusts that can be established and funded with a variety of assets to benefit you or your beneficiaries, along with intended charitable organizations. These trusts are less common and more often used by high-net-worth individuals.

Private Foundation

A private foundation is a charitable entity set up by an individual or family and funded with any type of asset for charitable purposes. Private Foundations can extend beyond the life of an individual and are best suited for families wishing to leave substantial charitable legacies and maintain significant control over donated assets.

Bequests/beneficiary designations

Charitable intentions can be accomplished upon a donor's death through bequests in a will or trust or through beneficiary/transfer-on-death designations.