



Charitable Giving Cheat Sheet

Donor-Advised Fund

- Administered by a public charity
- Like a "Charitable Checkbook" funded with appreciated securities, real estate, cash or other assets
- Funds grow tax-free until you decide where and when to give them to a nonprofit organization(s)
- Receive an immediate charitable tax deduction when funded
- All charitable giving can be tracked in one spot, separate from your day-to-day expenses
- Set up a recurring gift and forget about it! Provides a predictable income stream to charity

Charitable IRA Rollover

- People 70 ½ or older can "roll over" (also know as a QCD - Qualified Charitable Distributions) a portion of their IRA which may fulfill their Required Minimum Distribution to charity
- Avoid paying taxes on your IRA pre-tax funds by gifting to charity
- Donation is limited to \$100,000 per person, per year (\$200,000 for married couples)
- Work with the custodian of your IRA to have a check issued in the charity's name



Your Retirement Account (IRA)

RMD is gifted to charity with no penalty and no tax.

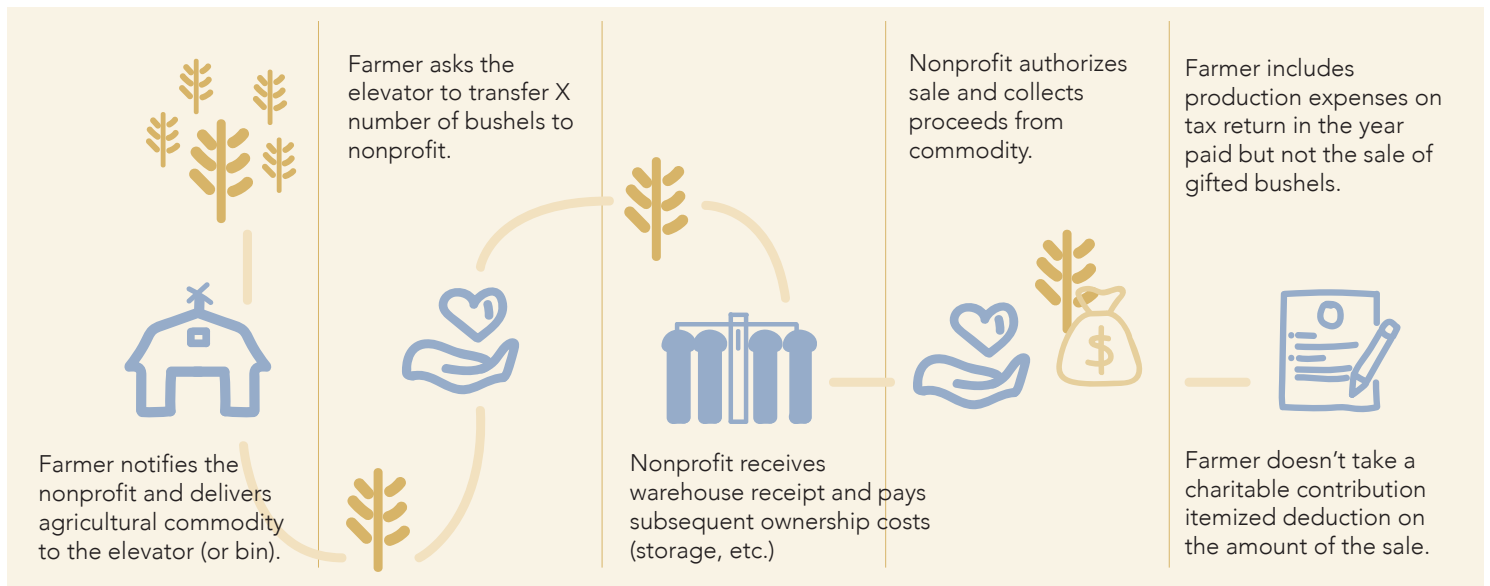


Charitable Remainder Unitrust (CRUT)

- *While living*, transfer appreciated assets to CRUT
- *At death*, transfer retirement assets to CRUT via beneficiary designation
- Provides income for you, your spouse, and/or a beneficiary while giving to charity
- Avoid capital gains tax (for you) and estate/inheritance tax (for heirs)
- Provides payments to loved ones and gifts the principal to a nonprofit

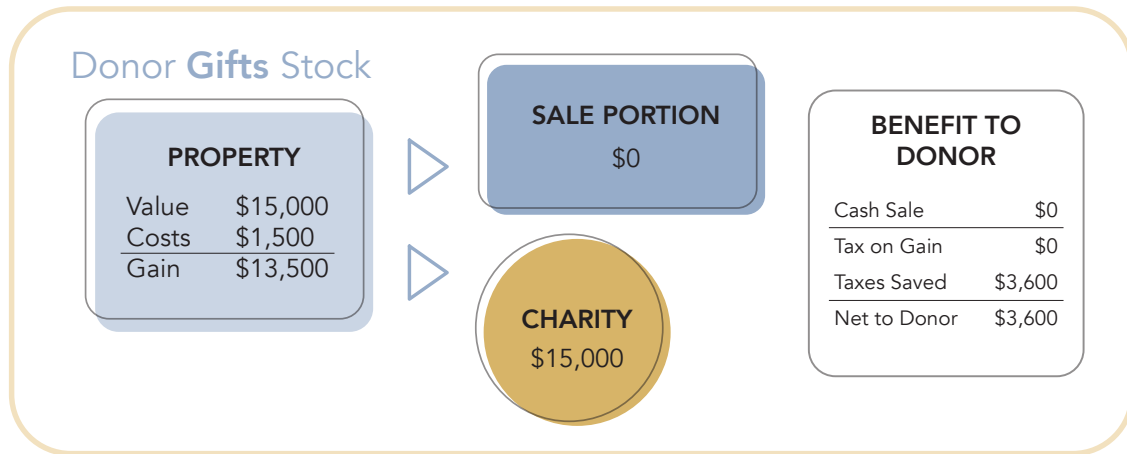
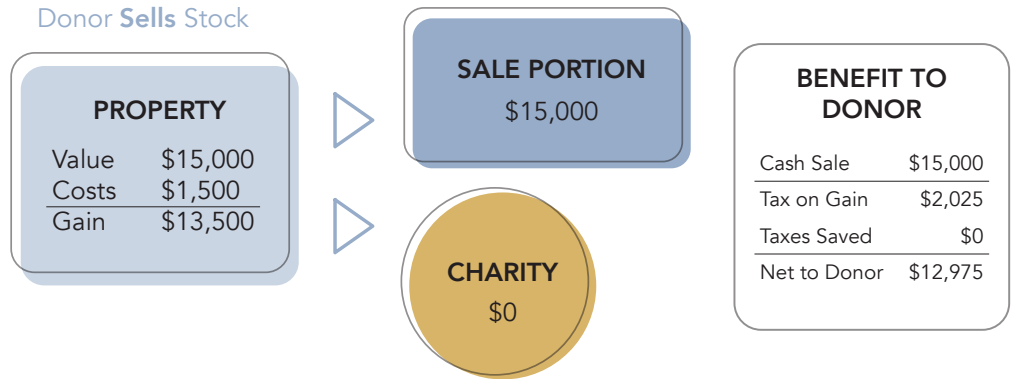
Gift of Crop

- Farmers gift a portion of cash crop to a nonprofit and can deduct the cost of production
- Crop can be gifted anytime during the tax year (harvest or last harvest)
- Gifts must come from unsold grain inventory with no prior sale commitment
- Supports charity without affecting cash flow



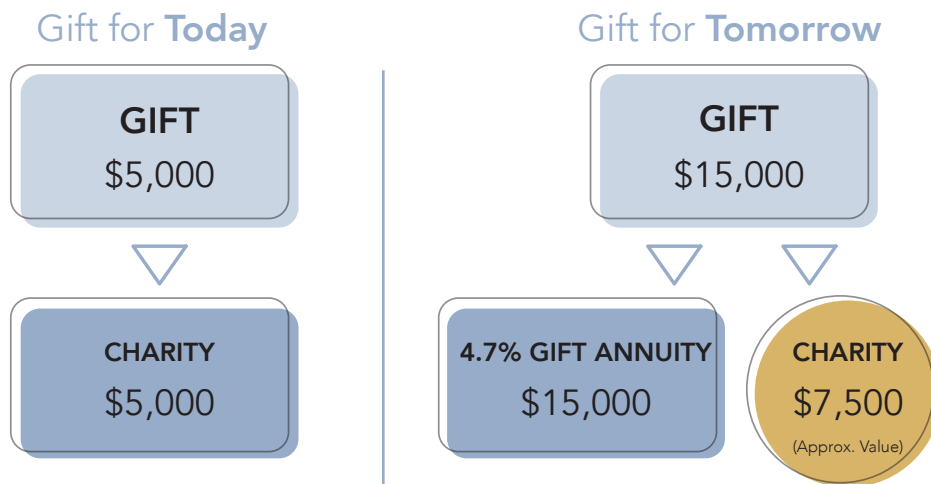
Gift of Stock

- Sell stocks at an appreciated amount
- Avoid capital gains tax & receive income tax deduction
- Giving tool that provides immediate tax benefit to donor and a future gift to charity



Gift Annuity

- Trades a gift for regular lifetime payments to donor
- Provides tax planning opportunities with a low AFR
- Meet with the nonprofit of your choice to determine payments and deductions based on your age
- Provides income stream to you and a future gift to charity



Cash or Check

- Traditional way to support nonprofits
- Immediate charitable tax deduction to donor