

STRATEGIES FOR THE GIVING SEASON

Tax-Wise Opportunities to Maximize Year-End Giving





This is a simple way for us to give, and the tax advantages are pretty straightforward. When you give appreciated securities, you won't have to pay any capital gains taxes — and neither will the charity! It all goes to ministry. Plus, you will get a tax deduction for the fair market value.

— Jack and Mary Ann

THE SEASON OF GENEROSITY

It's as much of a family tradition as pumpkin pie, mistletoe and New Year's countdowns. For many friends of PRAISE 106.5, generosity is the heart and soul of their final months of the year.

Are you considering a year-end gift to PRAISE 106.5?

There are a number of tax-wise strategies to multiply the impact of your generosity, while minimizing your costs and stress.

THREE TAX-WISE STRATEGIES FOR THE GIVING SEASON

Many friends take advantage of simple end-of-the-year strategies that are more cost effective than giving cash.

1. Give Stock, Real Estate or Other Non-Cash Assets

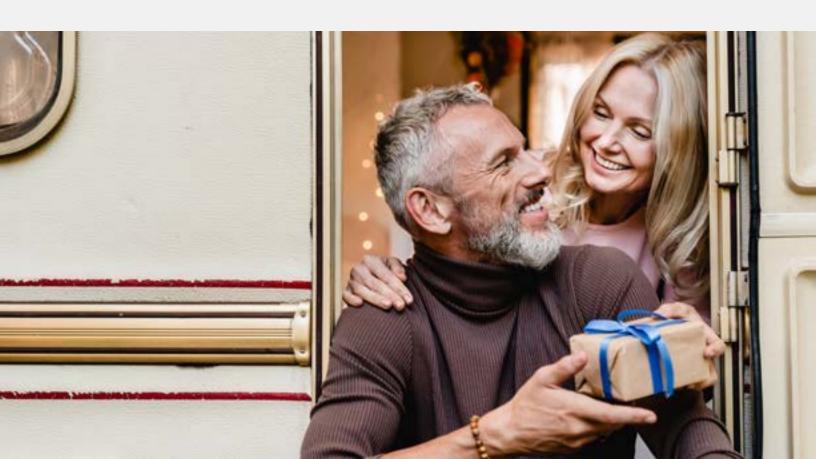
If you own stock, real estate or other non-cash assets, you have a smart option to give in a substantial way without restricting your cash flow. You will receive a fair market value deduction at the time of your gift, and you'll also eliminate the tax bill you would have faced by selling.

2. Give from Your IRA

If you are 70 ½ or older, gifts from your IRA are one of the smartest ways you can give. Not only do these gifts satisfy your required minimum distribution, but they also reduce your taxable income.

3. Give through a Donor Advised Fund

A Donor-Advised Fund (DAF) offers flexibility, tax advantages, and streamlined donations. It allows you to recommend grants on your time schedule, making giving easier and more effective.



WHAT'S MY DEADLINE?

Whenever possible, build in extra margin for your gifts to be given, received and processed well before December 31.

- **Gifts of cash** must be delivered in-person or mailed in an envelope postmarked no later than December 31.
- Gifts of non-cash assets (such as stock, real estate, business interests and commodities) must be transferred by December 31.
- If your gift is coming directly from your IRA administrator, complete your paperwork in time for your administrator to send a check on or before December 31.
- If you have an IRA checkbook, any check you write must be received and processed by
 December 31 in order to count toward your required minimum distribution. Unlike other checks, it is
 NOT enough that personal IRA checks are postmarked, or even hand-delivered, by December 31.
- Gifts made into a donor-advised fund must be transferred into the account by December 31.
 You can decide later how to distribute the funds.



LEARN MORE

We'd love to help you identify the best end-of-the-year giving strategies for your goals and situation! Contact us today to begin the conversation.

Learn more today by contacting
Mike Neumeister
Senior Director of CRISTA Local Donor Relations

\$\infty\$ 206.289.7710

Plannedgiving@crista.net
praise1065.com/legacy

