



Caring for God's House - Together

Year-End is upon us.



Express your gratitude to God and your congregation with a gift to your church.

It's a season that is full of wonder and reflection. It is a time that you may be grateful for the blessings that God has bestowed upon you.

This may inspire you to make a charitable contribution (annual fund or capital campaign) to your church before year-end.

(Both the Finance and Capital Campaign Committees support year-end giving and are available to assist in getting more information on these options.)

Each person's financial situation is different and you will want to consider the type of assets and the gift plan that will be most effective for your situation. You are encouraged to speak to your financial advisor as they can help determine the most effective type of assets and/or gift plan for your situation. As always, the Presbyterian Foundation is available to answer your questions regarding the giving opportunities we provide.

TYPES OF ASSETS FOR YOUR GIFT CASH When you *itemize* your tax deductions, gifts of cash may be used to eliminate federal income tax on up to 60% of your adjusted gross income. You may be eligible for both federal and state income tax savings.

APPRECIATED SECURITIES Using long-term appreciated securities for your charitable giving, such as stocks, bonds, and mutual funds, can provide you with additional tax savings. Donors do not realize long-term capital gains upon making these gifts. Market value at the time of the gift, rather than your cost basis, may be reported as an itemized deduction. If you donate securities, please call 800-858-6127, option 3 to tell us when to expect your generous gift.

RETIREMENT PLANS Donors 70 1/2 years old and older can make qualified charitable distributions (QCD) directly from their IRA to charity. QCDs can lead to tax benefits, such as having the amount of the gift count towards an individual's required minimum distribution while being excluded from income for federal income tax purposes. Please note that the special tax treatment granted under this tax law provision does not apply to gifts or additions to donor advised funds. Call the Presbyterian Foundation for more details.

GIFT PLANS TO CONSIDER ENDOWMENT The funds are used to create a memorial or a legacy gift that will provide a source of support to your church in perpetuity.

DONOR-ADVISED FUND Combine all your giving into one fund and you may receive an immediate tax deduction when you open the fund. You can then recommend grants from the fund throughout the year to your local congregation and all the ministries or charities that are close to your heart.

BY DECEMBER 31: MAKE ALL GIFTS To ensure you receive your tax deductions, make gifts by December 31. Please allow enough time for securities gifts to be processed; **please start the process to donate securities by December 16.** For more information, call Presbyterian Foundation: 800-858-6127, option 3.

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