

# \*'Tis the Season... to Fundraise

It's no secret that the holidays are a critical time of year for fundraising. Between eating turkey to ringing in the New Year, the holiday season is a time for celebration and generosity.

Our donors are exceptionally active during this short time. Are you considering all the possibilities to take full advantage of this opportunity? Here are a few creative tax-wise ways donors can make year-end gifts they may not be thinking about.

## GIFTS OF SECURITIES

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Gifts of appreciated securities get **DOUBLE** tax benefits.



Donor can deduct the full current fair market value of the securities



Donor does not recognize tax on the appreciation in value

Appreciated securities also make great funding assets for life income gifts such as Charitable Gift Annuities (CGAs) and Charitable Remainder Trusts (CRTs). Life income gifts can offer an income stream to the donor or others, an immediate charitable income tax deduction, and the opportunity to save on capital gains tax. Life income gifts can also offer tax-free income and estate tax savings for the donor.

[Click here for instructions on making gifts of securities.](#)

## IRA QUALIFIED CHARITABLE DISTRIBUTION

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Do you have donors over the age of 70½? The IRA Charitable Distribution is now permanent and donors can use this giving option for pledges. Last year, President Obama signed into law legislation that includes a permanent extension of the qualified charitable distribution, sometimes referred to as the IRA Charitable Rollover.

IRA Qualified Charitable Distributions are particularly appealing because they are not included in the donor's adjusted gross income. [Click here for the IRA Charitable Distribution Toolkit in Essentials.](#)



Donor must be at least 70½ at the time of the contribution



Up to \$100,000 can be transferred



Donor does not recognize the transfer as taxable income



Transfer counts towards donor's required minimum distribution for the year