



Stock Giving

Transferring stocks that have appreciated in value can provide greater tax advantages than a gift of cash. The market value of securities is deductible, subject to applicable limitations, and as the donor, you avoid paying capital gains tax on the appreciation.

To donate stock to Gideon's Promise, please contact advancement@gideonspromise.org.

Please ask your stockbroker to include your name with this donation, so that we can thank you for your generous support.

Consider a Charitable IRA Rollover Gift

The Charitable IRA Rollover gift is a unique opportunity for donors over 70 ½ years old. Federal legislation allows you to make a tax-free distribution from your IRA directly to a qualified charity, such as Gideon's Promise.

- Distributions must be made from your IRA trustee directly to Gideon's Promise for this gift to count as part of your qualified minimum distribution.
- Gifts up to \$100,000 are eligible.
- No taxes are paid on the qualified minimum distribution used to fund this gift, so no tax deductions are available.
- Gifts cannot be made from 401(k) or 403(b) accounts and cannot be made to charitable remainder trusts, gift annuities or donor-advised funds.

Donor-Advised Funds

Establish a donor-advised fund with a public charity, such as a community foundation or Fidelity Charitable, so your money can be invested and grow tax-free. Recommend Gideon's Promise as a grant recipient.

Consider a Gift of Securities

Giving in sensible and practical ways may help minimize your tax burden and stretch your charitable dollars. Gifts of appreciated securities include stocks, bonds and mutual funds.

Instructions you can provide to your broker can be received by phone, email, or fax.

Here are some ways that securities held for more than 12 months can offer potential tax savings:

- A gift of appreciated stock may eliminate capital gains tax.
- A gift of appreciated stock allows you to claim a charitable deduction up to 30% of your adjusted gross income.