Have you considered making a year-end gift?

It’s a season that is full of wonder and often reflection. It is a time that you may be grateful for the blessings that God has bestowed upon you. This gratitude may lead you to make a charitable contribution to your church.

Each person’s financial situation is unique. You are encouraged to speak to your financial advisor as he or she 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
This is the most common charitable gifts, and often takes the form of checks and electronic transfers. If itemizing deductions, gifts of cash to public charities may be used to eliminate federal income tax on up to sixty percent of your adjusted gross income. You may also be eligible for state income tax savings.

APPRECIATED SECURITIES
Appreciated securities, such as stocks, bonds, and mutual funds, are a great option for your charitable giving. Gifts of appreciated securities owned more than one year can provide you with additional tax savings since you do not realize long-term capital gains and the current value, rather than your cost, may be reported as an itemized deduction.

RETIREMENT PLANS
Donors over 70 and a half years old can make Qualified Charitable Distributions directly from their IRA to their church or other public charities. Please call the Presbyterian Foundation for more details or talk to your financial advisor.

GIFT PLANS TO CONSIDER:

ENDOWMENT
The funds will provide a source of support to your church in perpetuity. Endowments are often used to create a memorial or legacy gift.

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.

DECIDEBR 31: MAKE ALL 2018 GIFTS INTO YOUR FUND
To receive a charitable tax deduction for the 2018 tax year, ensure all gifts are completed by Dec. 31. Please note that certain gifts require additional time to process. For more information, call 800-858-6127, option 2.

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