

To help you think through some advanced giving strategies, below are a couple of helpful approaches to be considered:

- Besides cash gifts or checks, donating appreciated stock (with the market hitting all-time highs) some may have appreciated shares of stock. Rather than the individual selling the stock, paying the capital gain tax and writing off the *after-tax amount*, it's better to donate the shares to the church brokerage account, the church sells the donated shares, pays no tax, and the individual gets to write off full value of the shares donated.
- Also, there are some IRA withdrawal benefits for people over 70.5 yrs old with regard to their IRS RMD (required min distributions). Rather than taking money from your IRA and paying the tax on it, give the RMD IRA distribution (from your IRA custodian directly to the church's brokerage account. The individual doesn't have to pay tax on the RMD IRA withdrawal.

Any further questions on these potential strategies, please call Mark Newport at 714-801-4655