



CCR Charitable Giving Strategies

- **QUALIFIED CHARITABLE DISTRIBUTION:** Qualified charitable distributions (QCDs) from IRAs are advantageous for eligible individuals. Although no charitable deduction is available, the income tax that is normally owed on withdrawals is avoided.
 - QCD rules:
 - Individuals must be at least age 70½ on the date of the gift.
 - QCDs can come only from IRAs, not 401(k)s or other retirement accounts.
 - A maximum of \$100,000 may be given annually.
 - The transfer must come directly from the IRA custodian.
 - QCDs can be made only to public charities, not to private foundations or donor advised funds.
 - Distributions can be used to satisfy a person's pledge.

- **DONOR ADVISED FUND:** A donor-advised fund, or DAF, is an account where you can deposit assets for donation to charity over time. The donor gets a tax deduction for making contributions to the donor-advised fund. A sponsoring organization manages the account; the donor recommends how to invest the assets and where to donate them. Those with donor advised funds can direct gifts to public charities. You may be able to itemize by making a larger gift to a donor advised fund, from which annual gifts can be made over several years.

- **MATCHING GIFTS:** Employees may request their employer, corporation or organization to match a gift in accordance with guidelines put forth by their employer. Check with human resources at your employer for more information. Some even double or triple the match.

- **BENEFICIARY DESIGNATIONS:** CDs, Savings Accounts, Brokerage Accounts and Checking Accounts payable on death (P.O.D.) or transfer on death (T.O.D.) provisions. You retain full ownership and full control during your life. At your death, the account balance is paid to your named beneficiary immediately and without probate.

- **BEQUESTS THROUGH WILLS OR REVOCABLE (LIVING) TRUSTS:** One of the simplest ways is to give from your estate. You can make a gift bequest of a dollar amount, specific property, or a percentage of the estate or what is left (remainder) to CCR.