

## Ways to make donations through appreciated assets

Here is a summary of some options that may be of interest:

**Gifts of Appreciated Stock** – If you have stocks, bonds, or mutual funds that are worth more than you paid for, you can give appreciated shares directly to St. Andrew's. Doing so, you will avoid the Capital Gains Tax that you would have owed upon sale.

**Donations from IRA's** – Contact your financial institution to complete the documentation to have funds forwarded directly to St. Andrew's. You can reduce your taxable income that would be otherwise taxable at withdrawal by gifting up to \$100,000. These contributions will show as non-deductible because they cannot be deducted again as income tax was never paid on the original income.

**Consider setting up a CGA** (Charitable Gift Annuity) – With a CGA, you can help your favorite charity, get a deduction now, and retain an income stream from your gift. Rates on CGAs are substantially higher than certificate of deposit or fixed income rates. For those who are planning to give at death, you can give now and receive a lifetime payment. For example, for a 68-year-old, the annual income rate is 5.5%.

**Interest in business** – Business owners can give a full or partial interest in your business to St. Andrew's. You will still be able to maintain control over your company while helping ministries. You can name your Giving Fund as a charitable shareholder and experience a lower overall tax within the company (if it's a pass-through entity, S corp) or personally (if it's a C corporation).

Stock transfer forms are now available online, [www.sapres.org/resources/giving](http://www.sapres.org/resources/giving).

For questions or additional support, please contact Jim Eddy in the church finance office. He can be reached at 949.574.2225 or [jime@sapres.org](mailto:jime@sapres.org).

**We strongly urge that you consult with your attorney, financial advisor and/or tax advisor to review your personal situation.** This information is intended to be broadly educational in nature with reference to information you may have concerning your situation. We will gladly work with your independent advisors with full confidentiality to assist in any way.