



CHARITABLE GIVING PLANS



RESULTS. ONE CLIENT AT A TIME.®

Charting Your Course

Many people enjoy making gifts in support of one or more charitable interests. Over time, numerous giving methods have evolved that allow individuals to contribute while also achieving personal financial or estate planning goals.

The strategies outlined here represent some of the most effective ways to structure a gift to our organization. Some are straightforward to implement. Others involve more customized planning to generate income, manage assets, or reduce income, capital gains, estate, or gift taxes. Many can work in combination.

Every donor's situation is unique, and the right approach depends on the assets involved, your income needs, and your broader planning objectives. We encourage you to use this as a starting point and to reach out to us or your financial advisor to explore what makes the most sense for you.

Types of Giving Plans

The planning tools described below are outlined in more detail on the following pages. These plans can be used individually or in combination to help you make charitable gifts while you achieve other important financial and estate planning goals.

1. Gifts of Appreciated Securities

Donating stocks, bonds, mutual funds, or other appreciated assets held more than one year can be one of the most tax-efficient ways to make a charitable gift. By giving the securities directly rather than selling them first, you may receive an income tax deduction for the full fair market value and avoid capital gains tax entirely -- a meaningful benefit when assets have increased significantly in value.

For more detail, see our companion guide: Giving Securities.

2. Donor Advised Funds

A Donor Advised Fund (DAF) is a charitable giving account that allows you to contribute assets, including appreciated securities, receive an immediate tax deduction, and then recommend grants to charitable organizations over time. DAFs offer flexibility to spread giving across multiple organizations and multiple years while capturing the tax benefit in the year of contribution. They can also be left to heirs who may continue your charitable giving legacy.

For more detail, see our companion guide: Giving Securities.

3. Qualified Charitable Distribution (QCD)

If you are age 70½ or older and own a traditional IRA, you may make a direct gift of up to \$111,000 per year (for 2026) to a qualified charity. This transfer, known as a Qualified Charitable Distribution, is excluded from your

taxable income and counts toward your Required Minimum Distribution (RMD) for the year. For donors who do not itemize deductions, this can be one of the most tax-efficient giving strategies available.

For more detail, see our companion guide: Tax-Smart Giving with Retirement Accounts.

4. Charitable Gift Annuity

A charitable gift annuity is an agreement between a donor and our organization. In exchange for a gift of cash, securities, or other assets, we agree to pay the donor, and in some cases a second beneficiary, a fixed amount each year for life. Payment rates are based on the age of the recipient at the time of the gift and are set by the American Council on Gift Annuities. A portion of the contribution qualifies for a current income tax deduction, and a portion of each payment may be tax-free for a period based on life expectancy.

For more detail, see our companion guide: Giving Securities.

5. Charitable Remainder Trusts

A charitable remainder trust allows you to contribute appreciated assets to an irrevocable trust, receive income for life or a specified period, and pass the remainder to charity at the end of the term. Capital gains tax on the transfer is generally avoided at the time of the gift, an income tax deduction is allowed for a portion of the transferred value, and the assets are generally removed from the taxable estate.

There are two common structures. A Charitable Remainder Annuity Trust (CRAT) pays a fixed dollar amount each year based on the initial value of the trust. A Charitable Remainder Unitrust (CRUT) pays a variable amount based on a fixed percentage of the trust's value as recalculated annually, offering the potential for income growth over time.

For more detail, see our companion guide: Giving Securities.

6. Gifts of Life Insurance

Life insurance can be a powerful and flexible charitable giving tool, particularly for policies that are no longer needed for their original purpose. You may name our organization as a primary, secondary, or final beneficiary on an existing policy without changing ownership. Or you may transfer ownership of a paid-up policy directly to us, potentially generating a current income tax deduction. Purchasing a new policy with our organization named as owner and beneficiary is another option, with premiums qualifying as tax-deductible charitable contributions.

For more detail, see our companion guide: Giving Through Life Insurance.

7. Giving After Death

Some of the most impactful and straightforward charitable gifts are made at death. Several methods are available, and many can be arranged without changing your will.

Gifts by Will. Cash, securities, real estate, or other property may be left to our organization through a well-prepared will. Gifts may take the form of a specific asset, a dollar amount, a percentage of the estate, or the remainder after providing for loved ones.

Beneficiary Designations. Retirement accounts, life insurance policies, and certain other assets allow you to name our organization as a beneficiary directly. Because retirement assets are among the most heavily taxed assets in an estate, directing them to charity while leaving other assets to heirs can be a highly tax-efficient approach.

Transfer-on-Death Designations. Bank and brokerage accounts can pass directly to our organization at death through a simple beneficiary designation, avoiding probate entirely.

Charitable Lead Trust. A charitable lead trust pays income to our organization for a fixed period -- typically 10 to 20 years or more. At the end of the term, the remaining assets pass to family members or other heirs, often with reduced gift and estate tax consequences. This strategy is particularly effective for donors who want to support our mission while transferring assets to the next generation in a tax-efficient manner.

For more detail on wills and estate planning, see our companion guide: Will & Estate Planning Q&A. For retirement account giving strategies, see Tax-Smart Giving with Retirement Accounts. For life insurance giving strategies, see Giving Through Life Insurance.

Comparison of Giving Plans

Strategy	Appreciated Securities	Donor Advised Fund	Qualified Charitable Distribution	Gift Annuity Agreement
Income to Donor	No	No	No	Yes, fixed for life
Tax Deduction	Yes, full FMV	Yes, full FMV	Excluded from income	Yes, partial
Assets to Charity	Immediate	Over time	Immediate	Remainder after payments
Complexity	Low	Low	Low	Low-Medium

Charitable Remainder Annuity Trust	Charitable Remainder Unitrust	Gifts of Life Insurance	Gifts by Will / Beneficiary Designation	Charitable Lead Trust
Yes, fixed	Yes, variable	No	No	To charity only
Yes, partial	Yes, partial	Yes (varies by method)	Estate tax only	Gift/estate tax
At end of term	At end of term	At death or immediately	At death	To heirs at end of term
High	High	Low-Medium	Low	High

Benefits of Planning

Careful planning allows charitable giving to accomplish more than one goal at a time. By choosing the right assets, the right timing, and the right structure, it's possible to make more meaningful gifts while minimizing estate and gift taxes -- without compromising your own financial security.

This information is intended as an initial guide to the gift planning process. More information is available on request.

The purpose of this publication is to provide general gift, estate, and financial planning information. It is not intended as legal, accounting, or other professional advice. For assistance in planning charitable gifts with tax and other financial implications, the services of appropriate advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal documents. Tax deductions vary based on applicable federal rates, which can change. Some opportunities may not be available in all states.