

STRATEGIC GIFTING

GIFTING LONG-TERM APPRECIATED SECURITIES

If you have a gain in a stock or mutual fund, donating long-term assets may be something to consider. When you donate shares of appreciated securities to a qualified charitable organization, they receive the benefit of your gift, and you don't pay taxes on the gain.



GIFTING FROM YOUR REQUIRED MINIMUM DISTRIBUTION (RMD)

If you have an IRA and are 72 or older, you can gift all or a portion of your RMD up to \$100,000 to a qualified charitable organization. This lowers the taxable portion of your RMD and is called a Qualified Charitable Distribution.



The opinions voiced in this material are for general information and are not intended to provide specific advice or recommendations for any individual. This information is not intended to be a substitute for specific individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor.