



YEAR-END GIVING

Two Smart Ways to Give Before December 31

As the year draws to a close, there's still time to support your church in a way that's good for its mission **and** good for your finances. Two of the most tax-savvy options available to you include giving from your IRA and giving appreciated stock. Here's how each one works.

OPTION 1

Direct A Gift From Your IRA

- **QCD Available** if you're age 70½ or older
- **RMD Required** if you're age 73 or older
- **Up to \$111,000 per person** in 2026 (\$222,000 per couple)
- **Excluded from taxable income** — helps even if you don't itemize
- **Must transfer** directly from custodian to church

HOW IT WORKS

1. Contact your IRA custodian and request a QCD payable directly to your church or ministry.
2. Funds move straight from your IRA to the church — you never take receipt of the distribution, reducing your taxable income.
3. The gift can satisfy some or all of your RMD while lowering your taxable income.

OPTION 2

Give Appreciated Securities

- **Avoid paying** capital gains tax on the appreciation
- **If you itemize taxes, you can** deduct the full fair market value
- **Your church receives** the entire value of the gift
- **Works well** for stock, mutual funds, or ETFs held 1+ year
- **Greater tax deduction** than selling the stock first and then donating cash

HOW IT WORKS

1. Reach out to the Foundation for transfer instructions.
2. Initiate the transfer with your broker before December 1.
3. You nor your church pay anything to liquidate the stock.
4. Your church receives the shares; you avoid capital gains and may claim a deduction.

DEADLINE: DECEMBER 31

The deadline is firm — and it comes up fast. IRA custodians and brokerages need time to process year-end transfers, so it's best to start by mid-November. Gifts that arrive after December 31 count for next year, not this one.

Questions? We're happy to help.

Contact Susan Cothorn, Director of Development Ministry

225.346.1535 or susanc@umf.org