



ANNUAL
CATHOLIC
APPEAL

BUILD MY CHURCH

Tax-Savvy Ways to Give

Did you know that making charitable donations can provide an array of tax benefits while helping to maximize the impact of your gifts?

Stock Gifts: If stocks or other publicly traded securities you have owned for more than a year increased in value since acquiring them, donating them to the *Annual Catholic Appeal* may help you eliminate capital gains taxes typically incurred when selling such assets. You may also be able to claim a charitable deduction for their current market value.

Donor Advised Funds (DAF): A donor-advised fund is a special account that allows donors to commit funds for charitable gifts now and make decisions on where they should go at a later date. The gift is eligible for a tax deduction for the year in which money is placed in the fund and can potentially grow tax free. Many financial firms, including the Roman Catholic Foundation of Eastern Missouri, offer these accounts, and the *Annual Catholic Appeal* has seen an increase in DAF gifts in recent years.

Make a Difference Today and Save on Taxes

Individual Retirement Account (IRA) Gifts: If you are at least 70 ½ years old, you can make income tax-free gifts of any amount from your IRA directly to the *Annual Catholic Appeal*. Your disbursement must come directly from the administrator of your IRA to the *Annual Catholic Appeal*.

RMD: If you are 73 or older and have an Individual Retirement Account (IRA), you must annually withdraw a Required Minimum Distribution (RMD). RMDs are typically reported as taxable income, but a gift to the *Annual Catholic Appeal* made directly from your IRA can be counted toward your RMD, lowering your gross income and gross IRA contributions.



Your benefits can vary based on your individual tax situation. Please consult your tax advisor for details or with any tax or account-specific questions.

Make checks payable to:

Annual Catholic Appeal
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Saint Louis, MO 63119-5738

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aca.archstl.org



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