



TAX-SAVVY WAYS TO GIVE TO IMPACT100

As alternatives to donating cash to Impact100, consider the following:

Gift of Appreciated Securities:

Donating appreciated securities that you have owned for over a year may be an excellent means of making a gift and can yield welcome tax benefits. Here's why:

- Appreciated securities such as stocks or mutual fund shares are generally deductible at fair market value, regardless of the original cost.
- Capital gains tax that would otherwise be due if assets were sold is eliminated.
- Gifts of appreciated securities can offset tax on up to 30% of your adjusted gross income.
- Unused deductions can help reduce taxes in up to five future tax years.

Note: Your broker can wire the donated securities directly to Impact100's brokerage account. Please contact treasurer@Impact100Sonoma.org for transfer instructions.

Gift from your IRA:

If you are age 70 ½ or older, a donation directly from your traditional IRA has many advantages:

- Make gifts to Impact100 and other charities without including the amount in your taxable income.
- Count your charitable gifts towards your Required Minimum Distribution (RMD) up to \$100,000 per year.
- Reduce your adjusted gross income, which may help lower your tax bracket or keep your Medicare costs down.
- If your spouse is 70 ½ or older, yet you aren't, he or she can donate to Impact100 on your behalf from his or her IRA.
- Have a 401(K) but no IRA, yet still want to donate using pre-tax dollars? You can roll over funds from most retirement plans into an IRA and then make your gift(s) to charity from your IRA without incurring any tax on the withdrawal.

Gift from a Donor Advised Fund (DAF):

If you would like to make your gift from a DAF, please contact treasurer@Impact100Sonoma.org so that we can help facilitate and properly acknowledge your gift.

Matching Gift:

If you are employed by, or a retiree of, a business that matches your donations, please consider seeking a match for your donations to Impact100 Sonoma.

Bequest:

Finally, including Impact100 Sonoma in your will or living trust is an excellent way to provide a legacy supporting our work serving the nonprofits of Sonoma Valley for generations to come.

The above does not constitute tax advice; please seek the advice of your tax professional if you wish to pursue any of the above strategies.