



CHARITABLE INSTRUMENTS

A variety of giving methods tailored to your unique situation.

We offer a wide range of charitable vehicles and as a public charity, we can offer donors the maximum tax benefits allowed by law.

Cash

A cash gift is a simple way to establish a named fund or add to an existing fund. Cash gifts are fully deductible up to 50 percent of the donor's adjusted gross income in any one year. Deduction amounts exceeding this limit can be carried over for up to five additional years.

Securities

Gifts of appreciated securities (bonds and stocks, both publicly traded and closely held) can be used to establish a fund or add to an existing fund. Their full fair market value is deductible up to 30 percent of your adjusted gross income.

Bequests by Will

You can designate a gift or portion of your estate to your community foundation and, in some cases, receive a substantial reduction in federal gift and estate taxes.

Real Estate

Donors may qualify for a tax benefit based on the current fair market value of the property as well as a reduction or elimination of capital gains taxes.

Life Insurance

Using life insurance policies as a charitable gift by naming the community foundation as the owner and beneficiary, the donor receives an immediate tax deduction; typically the cash surrender value of the policy. In addition, all future premium payments are deductible as charitable contributions.