

# OTHER WAYS TO GIVE

## Gifts of Stocks and Bonds



Donating appreciated securities, including stocks or bonds, is an easy and tax-effective way for you to make a gift to Veteran's PATH. Benefits of gifts of stocks and bonds:

1. Avoid paying capital gains tax on the sale of appreciated stock
2. Receive a charitable income tax deduction
3. Further our mission today

For securities being held by a brokerage firm, tell your broker that you wish to donate the securities to Veteran's PATH. Instruct broker to transfer the securities to:

Wells Fargo Clearing Services, LLC

FBO (for the benefit of) Veteran's PATH (EIN: 47-4428490)

Account number: 4930-8476

DTC routing number: # 0141

Veteran's PATH Contact Name: Heather Buck

When you have given these instructions for transfer, please notify Veteran's PATH team at [edie@veteranspath.org](mailto:edie@veteranspath.org), providing the following:

Donor name and complete address

Number of Shares you are giving

Company in which Stock is held

Date of expected transaction (i.e. 40 shares in Coca-Cola transferred November 1, 2018)

This will allow us to fully and accurately acknowledge your gift with a tax-deductible receipt.

## IRA Charitable Rollover

If you are age 70 ½ or older, you can make a gift Veteran's PATH from your traditional or ROTH IRA.

The Protecting Americans from Tax Hikes Act of 2015 includes a provision for the IRA Charitable Rollover that allows you to make a charitable gift directly from your IRA while excluding the amount of that gift from your adjusted gross income (AGI). To qualify:

- You must be 70 ½ or older. The IRA Charitable Rollover permits you to make donations directly to charitable organizations such as Veteran's PATH from your IRA. The distribution counts towards your required minimum distribution (RMD) for the current tax year but is not part of your Adjusted Gross Income (AGI), so you don't pay tax on it.

- Your total combined charitable IRA rollover contribution cannot exceed \$100,000 in any one year.
- Charitable contributions from an IRA must go directly to a public charity that is not a supporting organization. Contributions to donor-advised funds and private foundations, except in narrow circumstances, do not qualify for tax-free IRA rollover contributions.
- Distributions can only be made from traditional Individual Retirement Accounts or Roth IRAs. Charitable donations from 403(b) plans, 401(k) plans, pension plans, and other retirement plans are ineligible. Distributions must be made directly from the IRA trustee payable to Veteran's PATH or another non-profit before December 31, 2017 to qualify for the current tax year.
- There is no expiration date, so qualified donors will have the ability to plan their IRA required minimum distributions with the knowledge that the charitable IRA rollover is available
- You cannot receive any goods or services in return for your charitable IRA rollover contribution in order to qualify for tax-free treatment.
- You must receive an acknowledgement from Veteran's PATH or other charity for each rollover contribution.

We recommend that you seek advice from your accountant prior to making a charitable rollover as personal circumstances can have a significant impact on whether charitable rollovers are advantageous. In order to benefit from the 2015-eligible IRA contribution, contact your IRA plan administrator. Please let us know the name of your plan provider so we can look for your check and notify you accordingly.

## Donor Advised Funds (DAF)

Make a recommendation through your donor advised fund to help veterans truly transition home and receive tax benefits at the same time.

*"I would want you to know that if you were going to support Veteran's PATH that you would be contributing to life transformation of very dedicated, respect worthy human beings that have given large parts of themselves to serve their country." Beth B., U.S. Merchant Marines*

## No matter how you choose to give, please give.

If you have any questions about your giving options or would like other information, please email [edie@veteranspath.org](mailto:edie@veteranspath.org).