

Giving Appreciated Stock

Reduce Your Taxes While Achieving Kingdom Impact

If you have appreciated stock or other securities you've owned for at least a year, you can receive a double tax benefit by donating the stock to LEAD International. Not only will you receive a tax deduction for the fair market value of the stock, but you'll also avoid paying capital gains tax. For many people, this makes giving appreciated stock a more cost-effective option than giving cash.

Benefits of Giving Stock

- + Achieve greater Kingdom impact without reducing cash flow.
- + Receive an income tax deduction for the fair market value.
- + Avoid capital gains tax.

Gift of Appreciated Stock vs. Gift of Stock Sale Proceeds

Example: Tom purchased shares of an up-and-coming business for \$10,000. After five years, it is now worth \$40,000—a growth of \$30,000.

Sell and Give Proceeds to LEAD International

Stock Sale Proceeds	\$40,000
*Capital Gains Tax	\$6,000
**Tax Savings	<u>-\$8,800</u>

Total Cost to Give: \$37,200

Give Stock to LEAD International

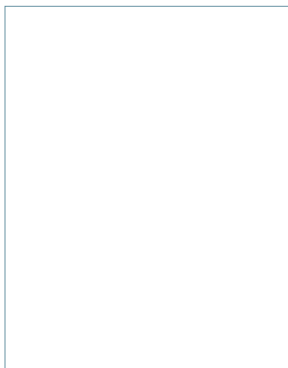
Current Value	\$40,000
Capital Gains Tax	\$ 0
**Tax Savings	<u>-\$8,800</u>

Total Cost to Give: \$31,200

*15% federal and 5% state capital gains tax

**22% income tax rate

*** When gifting stock make sure to complete a Gifting Securities Form to ensure your shares are appropriately sent from your account to **LEAD International**.**



Giving to LEAD International in Your Will

Transform Future Generations

By making a gift to LEAD International in your will, you model to your loved ones a steadfast commitment to financial stewardship, charitable giving, and building God's Kingdom. You also help to ensure that LEAD International continues to see men and their loved ones transformed through discipline, impacting generations to come—for eternity.

Gifts of Life Insurance, Retirement Language for Your Will Assets, or Other Financial Accounts

Simply contact your life insurance provider, retirement plan administrator, and/or bank or financial institution and file the appropriate beneficiary designation form(s) or payable on death (POD) form(s).*

LEAD International Foundation

256 Eagleview Blvd, Suite 324
Exton, PA 19341

**Laws and designation options vary by state*

Language for Your Will

"I give to LEAD International, a non-profit ministry with its principal offices located at 256 Eagleview Blvd, Suite 324 Exton, PA 19341 [the sum of \$ ____] OR [____% of the residue of my estate], to be used [for its general purposes] OR [(Designated Purpose). If, in its opinion, the need for funds for the designated purpose no longer exists, LEAD International is authorized to use these funds for a similar purpose]."

We'd Love to Say, "Thank You!"

We are honored to partner together in this mission. By letting us know about your planned gifts, you can help us plan ahead so we may steward our resources well to meet the ministry's needs. You also give us the opportunity to show our gratitude now for the difference you will make long after your lifetime.

Non-Cash Assets

Increase Your Impact

You may be able to increase your potential impact—and experience significant tax savings— by giving non-cash assets to LEAD International.

Most Americans carry only 10 percent of their wealth in the form of cash. The remaining 90 percent is tied up in non-cash assets, such as stock, real estate, or business interests.

By considering all the resources God has entrusted you with, you can multiply the impact of your generosity while also eliminating unwanted costs and stress.

Examples of Non-Cash Assets

- + Appreciated stock or marketable securities
- + Real estate
- + Business interests
- + Farm commodities and machinery
- + Gifts from an IRA* (donors ages 70½ +)

*IRA gifts must be made directly to LEAD International.

Benefits of Giving Non-Cash Assets

Be wise with your taxes. Receive a fair market value deduction at the time of your gift and avoid tax liability on the sale of appreciated assets.

Eliminate unwanted hassles. Give assets that you no longer need or want to manage (such as rental properties or vacation homes) for the benefit of the ministry.

Maintain your giving capacity. Give from your excess resources without restricting cash flow.

Streamline your estate planning. Eliminate potential taxes or complications for your heirs by giving complex or burdensome assets to charity in the here and now.

IRA Charitable Rollover

Use Your Retirement Assets to Change Lives for Eternity

An IRA charitable rollover allows individuals age 70½ and older to make a sizable gift from an individual retirement account (IRA) to LEAD International and receive significant tax benefits in return. You may give a gift up to \$100,000 per year in IRA assets directly to transforming lives through men's discipleship.

Requirements of a Qualified Charitable Distribution

Through IRA charitable rollovers, you can make donations to LEAD International without any federal tax liability, as long as the gifts are qualified charitable distributions ("QCDs"). Distributions qualify for all or part of an IRA owner's required minimum distribution (RMD).

- + IRA holders must be age 70½ or older at the time of the gift.
- + Give up to \$100,000 per year as a single person or \$200,000 per year as a married couple from separate accounts.
- + Gifts must be outright gifts made directly to LEAD International.
- + Distributions to donor-advised funds, charitable trusts, or for charitable gift annuities are not permissible.
- + Distributions may only be made from traditional IRAs or Roth IRAs. Other retirement accounts are not eligible.

Benefits of Giving from an IRA

Convenience. Donating stock is an easy way to give to LEAD International.

Stewardship. Distributions are not treated as taxable income, making it advantageous even if you don't itemize deductions on your tax returns.

Versatility. Gifts from your IRA can be used to fulfill any charitable giving commitments previously made.

Impact. Gifts are tax-free to LEAD International, meaning the entirety of your gift will go toward the mission!



IRA Charitable Rollover

Frequently Asked Questions

Do I receive a deduction for my gift?

No. Because the IRA assets haven't been taxed, no deduction is allowed. To receive the deduction, you would be required to first treat the distribution as taxable income before taking the deduction. In most cases, it is better to not take the distribution as income.

How do I make a gift through an IRA charitable rollover?

Simply contact your IRA plan administrator, and inform them you want to make a charitable gift directly from your IRA. They will provide you with the forms required to do so.

Who benefits most from this gift option?

There are a few groups of individuals who benefit from the IRA charitable rollover:

- + **The non-itemizer.** Those who normally don't itemize their deductions can avoid taking the IRA distribution as income and send it directly to LEAD International. This may reduce both their federal and state income tax liability.
- + **The financially stable.** Those in high-income brackets who have large IRAs may want to make a qualified charitable distribution to reduce their income. In addition, they may have income tax savings not otherwise available because of charitable deduction limitations. A QCD up to \$100,000 may have the triple benefit of reducing their taxable income, reducing the value in their IRA, and meeting their RMD.

Thank You!

We know that when we equip Christian men to engage in meaningful relationships, it changes lives and builds the kingdom of God. We are so grateful that you'd consider using your investments to invest in the lives of men and their families for His glory.