IMMEDIATE GIFTS TO GROW YOUR FUND BEFORE DECEMBER 31

Thinking Beyond Cash

Year-end is the perfect time to grow your fund and reduce taxes this year, while allowing you to give to the nonprofits you care about in future years – and while cash gifts are common, there are several other giving options to consider.

Offset a “Taxable Event” with a Stock Gift
You can easily offset your current tax burden by making a strategic donation to your fund. Remember, donations through the Foundation earn the maximum tax deduction allowed by federal and state law, but you can also offset capital gains by giving an appreciated asset. For example, a gift of appreciated stock to your fund means that you will avoid capital gains and can deduct the fully appreciated value regardless of the original purchase price. If you plan to make a stock gift before year-end, please contact the Foundation to receive a Stock Transfer Form to complete with your broker, or download the form directly at www.sacregcf.org/year-end. Please send a copy of your Stock Transfer Form to the Foundation to ensure that your gift is deposited into the appropriate fund.

The IRA Charitable Rollover Option
If you are 70½ years old and are required to take a minimum distribution annually from your IRA, but do not need the extra income, we have a great solution for you! You can make a gift of your Required Minimum Distribution (RMD) from your IRA directly to a charitable fund at the Foundation – excluding Donor Advised Funds – and avoid paying income tax on that gift. It is our hope that Congress will extend the option to include Donor Advised Funds in the future! In the meantime, you can give directly to any other fund at the Foundation, including our Community Impact Fund, which you can learn more about on the back page. To qualify for a tax-free IRA Charitable Rollover, your gift must be made before year-end and your IRA administrator must initiate the gift and send it directly to the Foundation. You can even give more than your Required Minimum Distribution – up to $100,000 annually – and that also applies to your spouse’s IRA, as long as it is a separate account. For more information on how to take advantage of this tax-smart option, please contact your IRA plan administrator.

Other Non-Cash Gifts
The Foundation does accept other non-cash assets to grow your fund, including real estate, closely held stock, IRAs, partnership interests and some tangible personal property. Since these assets require prior approval from our Board of Directors, please make sure to allow ample time when considering a gift of these types.

IMPORTANT YEAR-END DEADLINES

REQUEST GRANTS FROM YOUR FUND
To ensure nonprofits receive the benefit of your gifts before year-end, please make requests for grants from your fund by Friday, December 7. Learn more about year-end granting on the back page.

CONTRIBUTE TO YOUR FUND
When growing your fund through non-cash gifts, we encourage you to reach out to the Foundation as early as possible to ensure adequate transaction time. To grow your fund with cash gifts, please note the year-end deadlines below:

Give to Your Fund Online
To give to your fund online, please visit DonorCentral by visiting our website at www.sacregcf.org and clicking DonorCentral at the top right. You can give to your fund using DonorCentral until 11:59 p.m. on Monday, December 31.

Deliver Your Contribution to Our Office
If you are interested in delivering a gift to our office, please note that we will close at 5 p.m. on Monday, December 31. If you are interested in giving after close of business on December 31, please give online through DonorCentral to ensure your gift is received in this tax year.

Mail Your Gift
If you are making a donation by mail, it must be postmarked no later than December 31. Please mail your gift to our office:
Sacramento Region Community Foundation
955 University Avenue, Suite A
Sacramento, CA 95825
Legacy Gifts You Can Make Today – Without Changing Your Will or Living Trust

With beneficiary assets, such as retirement plans, life insurance or annuity policies, a simple Change of Beneficiary Form will allow you to direct future gifts to your fund. In most cases, you can download the form easily from your plan administrator’s website.

Retirement Plan Assets
- When you name your fund as the beneficiary of all or part of your retirement plan assets, such as a 401(k) or IRA, you don’t part with a single penny today – and you protect your estate from taxes later. You can eliminate income taxes on any portion of your retirement plan assets that you leave to your fund. Otherwise, the retirement assets that you leave to your family could be eroded by income tax of up to 35%. So instead of supporting your community, you will be “donating” to the IRS.

Life Insurance or Annuity Policy
- Your life insurance or annuity policy can become a charitable asset when you name your fund at the Foundation as the beneficiary of all or a portion of the policy’s death benefit. It’s a simple and generous way to pass on your values.

The Most Common Legacy Gift – Simple Bequest

Naming your fund as the beneficiary of a gift through your will or estate plan allows you to feel good about your contribution now, while parting with your assets after your lifetime. When planning a gift through your will, it’s sometimes difficult to determine what size donation makes sense. You may need to make sure your family is taken care of first, and emergencies do happen. Making a bequest of a percentage of your estate ensures that your gift will remain proportionate no matter how your estate’s value fluctuates over the years.

The suggested bequest language is very simple:

“I, [Name], of [City, State, Zip Code], give [Particular Asset; Fixed Dollar Amount; Percentage of the Estate; or Description of Property] to [Your Fund Name] at the Sacramento Region Community Foundation.”

Legacy Gifts to Grow Your Fund Later

Legacy gifts allow you to create a future source of support for the causes you care about. Legacy giving simply means planning now to leave a gift after your lifetime. Often, generous people decide to give in this way because they don’t have heirs, their heirs are already provided for, they want to pass on their values, or they simply want to make a difference in their community for future generations.

Legacy giving empowers you to make an enduring contribution through your charitable fund to your favorite nonprofits. The Foundation is dedicated to carrying out your wishes, and we will work with you and your professional advisors to ensure that your fund will achieve your unique charitable goals.
Legacy Gifts that Allow you to Give and Receive

Many of our donors use the following gift options as time-tested ways to give and receive. Each will allow you to enjoy tax benefits while receiving a fixed rate of return annually for a specified period of time. At the same time, you can ensure that your assets are used to benefit the community in ways that are meaningful to you.

Charitable Gift Annuity
With a Charitable Gift Annuity (CGA), you can make a gift of cash or appreciated assets to your fund, which, in turn, provides you with fixed payments for life and an immediate tax deduction. After your lifetime, the remaining amount of your gift goes directly into your charitable fund at the Foundation. Through this arrangement, you can increase your income now and receive numerous tax advantages, including:

• A partial income tax charitable deduction.
• Partially income tax-free payments for your estimated life expectancy.
• Capital gains tax on appreciated property, spread throughout your estimated life expectancy.

Charitable Remainder Trust
With a Charitable Remainder Trust, you use cash or appreciated assets to fund a charitable trust and decide on the size of the payments (within IRS limits) to yourself and/or others you choose. The trust assets remaining at the end of the beneficiary’s lifetime go to your charitable fund. You also receive tax advantages, such as:

• A partial income tax charitable deduction based in part on your age and the amount you contribute to the trust.
• Elimination of any up-front capital gains tax when you fund the trust.

Charitable Lead Trust
A Charitable Lead Trust – often described as the opposite of a Remainder Trust – may be an excellent way to grow your charitable fund now and take care of your family later. You can use cash or appreciated assets to establish the trust, which will make periodic payments to your charitable fund. At the end of the trust’s specified time period, the remaining assets will be distributed to the individual(s) of your choice, and may provide you and your family with many benefits, including:

• It is a generous way to grow your charitable fund with regular, dependable gifts – and you can direct the giving from your fund during your lifetime and beyond.
• It allows you to transfer assets to your heirs at a reduced gift and estate tax cost because the assets in the trust are removed from your taxable estate.
Making Grants from Your Fund

To make a grant before year-end, please send us your request by Friday, December 7, 2018, to ensure the funds will be received by your favorite nonprofit(s) before year-end. The most convenient way to submit your grant recommendation is to visit our website, www.sacregcf.org, and click on DonorCentral at the top right.

If you need help accessing DonorCentral or need a new password, please reach out to Chelsea Fahr, our Director of Donor Engagement, whose contact details are listed to the right.

You may also complete and return to the Foundation the Grant Recommendation Form available at www.sacregcf.org/year-end.

For endowed fundholders with a remaining spendable balance: December 31 is the final deadline for using your current spendable balance to make grants. If you choose not to use your spendable amount to support nonprofit(s) this year, that amount will be rolled back into the principal, and you will receive notice of your new spendable amount for 2019 in the new year.

Consider a Gift to Our Community Impact Fund

The IRA Charitable Rollover provides the perfect opportunity to give to the Foundation’s Community Impact Fund and avoid paying taxes on the distribution. Any gift to this fund will allow the Foundation to continue to take a leadership role and make lasting change happen in our community. For more in-depth information on our initiatives, visit the Impact section of our website at www.sacregcf.org.

To donate to the Community Impact Fund:

- Through your IRA: please contact your plan administrator to initiate the gifts directly from your IRA to the Community Impact Fund.
- Through your Fund: please visit DonorCentral on the home page of our website and make a grant to the Sacramento Region Community Foundation. Please designate the Community Impact Fund in the grant purpose section.
- With your credit card: please visit www.sacregcf.org, click on Give Now, then select the Community Impact Fund in the drop-down menu and complete the donation form.

We’re here to help you

You can learn more about options for giving by visiting www.sacregcf.org, or by calling or emailing. We look forward to helping you discover the best way to grow your fund, make grants from your fund, and leave a lasting impact for future generations.

Kerry Wood, CFRE
Chief Marketing &
Donor Engagement Officer
kerry@sacregcf.org
(916) 921-7723 ext. 2027

Chelsea Fahr
Director of Donor Engagement
chelsea@sacregcf.org
(916) 921-7723 ext. 2021

Sacramento Region Community Foundation
Your Partner in Giving

955 University Avenue, Suite A Sacramento, CA 95825
(916) 921-7723 www.sacregcf.org