Benefits of Gifting Assets

DONATION	PROS	CONS
Cash	Liquid asset Easiest to transfer	Least tax-advantage Reduces spending money
Securities	Can deduct full Fair Market Value of stocks Avoid capital gains tax Relatively easy to transfer to charity	Only tax-advantageous when gifting appreciated stocks (those that have Increased in value since purchased)
IRA Rollover	Donors age 70 ½ can avoid Income tax on required minimum distributions by gifting up to $100,000 per person directly from their IRA to charity	No income tax deduction, simply avoidance of additional taxes
Real Estate or Tangible Property	Can, generally, deduct full Fair Market Value of the Property No need to deal with the sale of property Relatively easy to transfer ownership to charity	Charity must be willing to assume costs/risks related to selling the property
Bequest in your Will	Complete avoidance of both capital gains and estate taxes	Donor will not see the fruits of the gift during his/her lifetime
Naming a charity as a Beneficiary of your Life Insurance, Retirement Account(s) or non-qualified annuities	Easy to do – simply add the charity to beneficiary form 100% of IRA gift will transfer to the charity, while gifts of IRA to heirs will be taxed	Donor will not see the fruits of the gift during his/her lifetime