



Planned Giving Vehicles and Benefits to Donors

Gifts That Help Now: *Current Use Gifts (Irrevocable)*

TYPE OF GIFT	DESCRIPTION	BENEFITS TO DONOR
OUTRIGHT GIFTS	Gift of cash	Donor can receive an income tax deduction.
	Gifts of assets such as stock or property	Donor can escape capital gains tax.
	IRA Charitable Rollover	Donors over age 70½ can make tax-free direct transfers to SPSFNWA. Counts for Required Minimum Distribution. Annual limit of \$100,000 per IRA owner.
GRANT FROM DONOR ADVISED FUNDS (DAF)	Donor can recommend a grant to SPSFNWA from their Donor Advised Fund. Cryptocurrency can be used to set up a Donor Advised Fund. Check with SPSFNWA if you need recommendations.	Donor receives tax deduction in the year of the gift to the DAF. Donor recommends grants in future years as they choose to charities.

Gifts That Help Later: *Deferred Gifts (Revocable)*

TYPE OF GIFT	DESCRIPTION	BENEFITS TO DONOR
BEQUESTS IN WILLS AND/OR REVOCABLE TRUSTS	Donor names SPSFNWA in will or trust	Allows for donor to provide for their family first. Estate tax deduction for full amount of bequest.
RETIREMENT PLAN BENEFICIARY DESIGNATIONS	Naming SPSFNWA as beneficiary of all or a lesser % of the plan	Income and estate taxes are avoided if the retirement plan assets pass directly to SPSFNWA.
LIFE INSURANCE PLAN BENEFICIARY DESIGNATION	Naming SPSFNWA as beneficiary of all or a % of the policy	Donor can make a large gift with minimal cost. No estate tax.