

Many Ways to Make a Gift

Making a charitable gift is a creative process that can adapt to your needs and goals. An initial contribution of cash can be expanded through multi-year pledges, matching programs, the donation of appreciated securities or property, or by including CDLT in your estate plans.

While tax considerations are generally not the primary motivation for charitable giving, it is important to know that CDLT is a nonprofit organization, and all gifts are tax-deductible to the extent allowed by law.

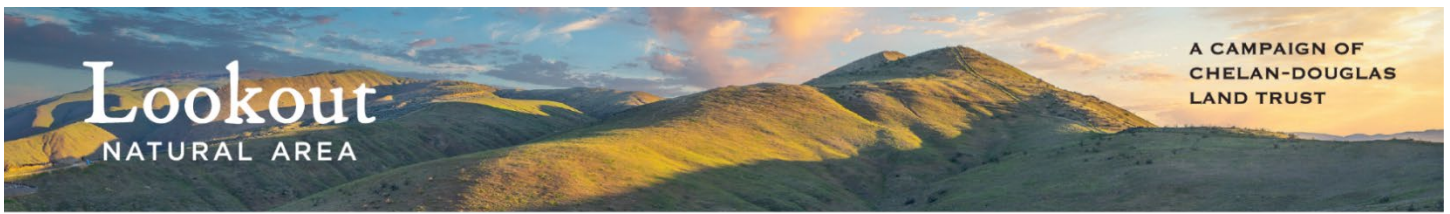
Multi-year pledges: To increase your contribution to this campaign, you may make a pledge now and spread payment of your gift - and tax deductions - over as much as three years.

Pledge Payment Schedule over 3 years:

Gift Amount	3 Yearly Payments	12 Quarterly Payments	36 monthly Payments
\$250,000	\$83,333	\$20,833	\$6,944
\$100,000	\$33,333	\$8,333	\$2,777
\$50,000	\$16,666	\$4,166	\$1,388
\$25,000	\$8,333	\$2,083	\$694
\$10,000	\$3,333	\$833	\$277
\$5,000	\$1,666	\$416	\$138
\$1,000	\$333	\$83	\$28
\$500	\$167	\$42	\$14

Gifts from a donor advised fund (DAF) or family foundation: For those who direct their charitable giving through a donor advised fund or a family foundation, there are specific rules for pledges and tax benefits. For example:

- **Pledges:** Donors may not legally pledge a gift from a DAF, as the sponsoring organization (e.g., a community foundation or financial institution) retains control of the funds. However, a donor may express a *non-binding intention* to recommend a grant from their DAF in support of the campaign. When payments come due, the donor can recommend the grant at that time.
- **Tax Benefits:** The donor receives a tax deduction when contributing to a DAF, not when a grant is made from the DAF to a charity such as CDLT. There is no additional tax benefit when the DAF distributes funds to CDLT.



IRA Qualified Charitable Distributions (QCD): If you are age 70½ or older, you can make a QCD of up to \$100,000 per year (adjusted annually for inflation) directly from your IRA to CDLT. A QCD allows you to support our mission without increasing your taxable income.

If you are 73 or older and subject to Required Minimum Distributions (RMDs), a QCD can count toward your RMD while reducing your taxable income, making it a simple and tax-efficient way to give, especially if you do not need the funds for personal expenses.

Due to recent changes in federal law (such as the SECURE Act), most non-spouse beneficiaries must now withdraw inherited IRAs within 10 years—potentially increasing their tax burden. Naming CDLT as a beneficiary of your IRA can eliminate these taxes entirely and extend your legacy of support.

Appreciated stocks, bonds, and mutual funds: Gifts of appreciated securities—such as stocks, bonds, or mutual funds—can be a tax-efficient alternative to cash. In many cases, donors can deduct the full fair market value of the gift and may avoid capital gains taxes on the appreciated amount.

Corporate, foundation, and family matches: Many corporations and foundations offer matching programs. Such programs may allow donors to double or triple the amount of their contribution, especially if the match is obtained each year of the pledge period. Please consult your benefits coordinator or human resources manager. If no formal program exists, you may still wish to ask your employer about the possibility of matching your gift, subject to their charitable giving policies.

Planned gifts: Deferred or planned gift options (such as a bequest) can help donors make a maximum gift to an organization or campaign. The commitment to give is made now, but the gift does not effectively come into the possession of CDLT until a future date (In most cases upon the death of the donor or the surviving spouse). Advantages to donors of such gifts can include reduction in estate, capital gains, gift, and/or income taxes.

Additional options: CDLT staff would be happy to provide further confidential information as you formulate your pledge to the capital campaign. For more information, please contact Angela Morris at angela@cdlandtrust.org. We also recommend that you consult with your own financial and tax advisors as part of maximizing and finalizing your campaign gift plans.

The tax information provided is general and educational in nature and should not be construed as legal or tax advice. Tax laws and regulations are complex and subject to change. Always consult an attorney or tax professional regarding your specific legal or tax situation.