



## **Tax-Smart Charitable Giving Strategies**

### **Gifts of Stock**

Donate appreciated stock to avoid capital gains tax **and** receive a charitable deduction for the current market value.

### **IRA Charitable Rollover (Qualified Charitable Distribution)**

If you're **70½ or older**, you can give up to **\$108,000 directly from your IRA** to charity.

- Counts toward your RMD (Required Minimum Distribution)
- Reduces taxable income

### **Donor-Advised Funds (DAF)**

Open a DAF - make tax-deductible gifts now and recommend grants later.  
Tip: Donating appreciated stock to your DAF combines two powerful tax benefits!

### **Reduce Your Taxable Income**

- **Cash gifts:** Deduct up to **60% of your Adjusted Gross Income (50% in California)**
- **Appreciated assets:** Deduct up to **30% of your AGI**  
(Excess contributions may be carried forward for up to 5 years.)

Questions? Please contact Lisa Thomas, Director of Philanthropy  
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### **Support Casa Dorinda's Philanthropic Mission:**

- **Enrich the Lives of Residents and Staff**
- **Enhance our Campus**
- **Strengthen our Financial Foundation**

***THANK YOU TO OUR MANY GENEROUS DONORS WHO  
HAVE GIVEN THIS YEAR!***