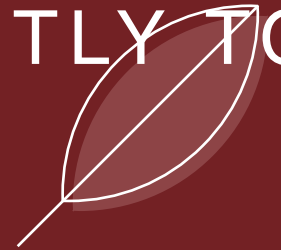


GIVING

FOR YEAR END OR ANYTIME MAKE A LARGER
GIVING IMPACT BY GIFTING STOCK AND DONATING
LONG-TERM (HELD FOR ONE YEAR OR MORE)
APPRECIATED SECURITIES, INCLUDING STOCK,
BONDS, ETFs AND MUTUAL FUNDS, DIRECTLY TO
FAMILY COMMUNITY CHURCH



AVAILABLE TAX BENEFITS*

* *ALWAYS CONSULT YOUR TAX ADVISOR FOR LIMITS*

ELIMINATE CAPITAL GAINS TAXES AND THE
MEDICARE SURTAX

TAKE AN IMMEDIATE INCOME TAX
DEDUCTION IN THE AMOUNT OF THE FULL
FAIR MARKET VALUE *SINCE* THE GIFT MAY
ALLOW YOU ITEMIZE YOUR TAX DEDUCTIONS





CAN I DEDUCT CHARITABLE CONTRIBUTIONS IF I TAKE THE STANDARD DEDUCTION?

If your total itemized deductions are greater than your standard deduction (\$16,100 for single filers, \$32,200 for joint filers or \$24,150 Head of Household in 2026), then you'll get the best tax benefit from itemizing.

HOW CAN I MAXIMIZE THE IMPACT OF MY CHARITABLE CONTRIBUTIONS*?

** ALWAYS CONSULT YOUR TAX ADVISOR FOR LIMITS*

- If you contribute a highly appreciated non-cash asset—like a publicly traded security—held for more than a year, you potentially eliminate the capital gains tax you’d incur if you sold the asset yourself. Depending on your long-term capital gains tax rate, that can increase the amount available for charity by up to 20%.
- If you itemize your tax deductions, you may be able to claim a fair market value charitable deduction for the year you made the non-cash asset donation.
- Why is it important to have held the asset for more than one year? For the most part, if a contributed asset is held for a year or less, the IRS limits your deduction to the asset’s cost basis, rather than its potentially higher fair market value (if its value has appreciated).

OTHER EFFECTIVE DONATION STRATEGIES FOR THOSE OF RETIREMENT AGE*

** ALWAYS CONSULT YOUR TAX ADVISOR FOR LIMITS*

- If you're 59 ½ or older with tax-deferred retirement accounts (like traditional 401ks or IRAs), consider if a charitable donation—and therefore, charitable deduction if you itemize your taxes—can help you offset tax liabilities on account withdrawals.
- If you're 70 ½ or older with a traditional IRA, you might consider making a Qualified Charitable Distribution (QCD). You can direct up to \$108,000 per year from your traditional IRA to an operating public charity (unfortunately, this excludes a donor-advised fund).* Those QCD funds aren't considered taxable income for you, and, if needed, you can use a QCD to satisfy your IRA's 2026 required minimum distribution (up to \$108,000). However, you won't get a tax deduction for a QCD because the amount donated was not included in your income.

NEXT STEPS

Contact your advisors and broker

- Explain your year gift giving and tax deduction goal to your broker or advisor
- Approve the gift of highly appreciated securities held more than one year
- Download FCCs broker to broker asset transfer Instructions*

Contact FCCs office for any additional questions or information

- Email Melody Buchholz
- Call Melody Buchholz

THANK YOU



Family Community Church

A 501c3 organization