Charitable Giving Opportunities

You can support MobilityDog's mission through charitable giving during your lifetime and/or as part of your estate plan.

1. ***Outright Gifts.*** You can help advance MobilityDog's mission by making direct gifts of cash, stocks, bonds, real estate, or other valuable property. By making gifts during your lifetime, you can experience the impact of your gift and receive valuable income tax deductions.

2. ***IRA Charitable Rollover.*** With this strategy, you can give up to $100,000 from your Individual Retirement Account (IRA) directly to MobilityDog without paying income tax on the gifted funds.

3. ***Private Foundation***. A private foundation can serve as the ideal income and estate tax planning tool for donors with charitable interests.

4. ***Gift of Remainder Interest in Personal Residence*.** Here, the donor transfers a residence to charity, retaining the right to live in the residence for his lifetime or a term of years. You receive an income tax charitable deduction equal to the actuarial value of the charity's interest in the property. A gift agreement would specify the key provisions of the arrangement which might include guidance from the donor regarding disposition of sale proceeds.

5. ***Charitable Remainder Unitrust ("CRUT")***. With a CRUT, a donor transfers cash and/or property to an irrevocable trust and retains (either for the donor or for one or more non-charitable beneficiaries) a variable annuity (payments that can vary in amount, but are a fixed percentage) from the CRUT. At the end of a specified term, or upon the death of the beneficiary, the remainder interest in the property passes to the charity the donor has specified. The donor receives an immediate income tax deduction for the present value of the remainder interest passing to the charity at the end of the term.

   Because a CRUT is exempt from federal income tax, this type of trust is ***frequently used to defer income tax on gains about to be realized***. For example, instead of selling an appreciated asset, you can give the asset to a CRUT, reserving the right to receive a fixed percentage of the value of the trust for life. The CRUT can sell the asset and reinvest the sale proceeds without paying federal income tax on capital gains. The capital gains will be taxable to the donor only as they are distributed to the donor as part of the annual distributions from the trust.

6. ***Charitable Gift Annuity***. With a charitable gift annuity ("CGA"), the donor transfers cash or property to a charitable organization in exchange for the charity's promise to make fixed annuity payments to one or two life annuitants. Conceptually, the CGA is similar to the gift of a remainder interest in a personal residence. but since the "remainder interest" has a calculated value, the donor can negotiate with the charity to exchange it (which the charity is going to ultimately receive) for a benefit, i.e., the annuity.

7. ***Donor Advised Fund***. These funds are public charities and may be another good option for contributions of appreciated assets, potentially reducing capital gains taxes, and providing valuable income tax deductions.

Best,

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