



WISE GIVING

Your Guide to Tax-Advantaged Charitable Giving for Denver Rescue Mission Supporters



Ways You Can Include Denver Rescue Mission in Your Estate Plan

Common Types of Charitable Bequests:

Specific: A gift of a specific amount or item/asset from the estate given to Denver Rescue Mission.

Residual: A gift to Denver Rescue Mission made from the residue of the estate after all other wishes are fulfilled, or a percentage of the estate.

Contingent: A gift to Denver Rescue Mission only in the event that the designated beneficiaries (usually children or family members) are unable to accept the estate gift.

Perpetual: A series of gifts to Denver Rescue Mission over a period of time.

You can leave a legacy gift for the men, women, and families in need at Denver Rescue Mission in several ways.

Bequest — You can make a bequest by including language in your will or living trust, leaving a portion of your estate to Denver Rescue Mission.

Beneficiary Designation(s) — You can name Denver Rescue Mission as a beneficiary of your bank accounts, investment accounts, life insurance policy, donor-advised fund, and retirement assets including IRAs, Roth IRAs, 401(k)s and 403(b)s, and other pension plans. Beneficiary designation forms, available from the institutions where you have

your accounts, work to pass those assets directly to the beneficiaries you name.

Charitable Gift Annuity — Through a CGA, you can make an irrevocable gift to support Denver Rescue Mission while providing a source of fixed income for life to you or another annuitant.

Give Your Home, But Live There for Life — Make a gift to Denver Rescue Mission of a remainder interest in your home, receive significant tax benefits now, and continue living in your home for the rest of your life.

Before making any decisions, please consult your financial or legal advisor to understand how these options affect your personal situation.

For more information, please contact

Natacia Sussdorff, Development Office Coordinator, at 303-313-2407, or via email at info@denrescue.org with the subject "Gift Planning."



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MAKING YOUR GENEROSITY COUNT:

The Power of Asset-Based Giving

When most people think about charitable giving, they envision writing a check or using a credit card. While cash contributions are vital to Denver Rescue Mission, asset-based giving can significantly amplify both your philanthropic impact and financial well-being.

Asset-based giving—through appreciated stock, IRA distributions, donor-advised funds, or legacy bequests—creates a powerful win-win. By donating assets instead of cash, you provide more substantial support to Denver Rescue Mission while enjoying meaningful tax advantages.



Maximizing Giving Power:

Because the nonprofit receives the full value of the asset (untaxed), donors can make a larger impact at a lower out-of-pocket cost.

These strategies enable more generous giving while creating meaningful change. Your planned gifts help sustain critical programs that transform lives for generations.

Asset-based giving isn't just for the ultra-wealthy. Individuals at various financial stages can benefit while creating a legacy reflecting their values.

The following guide explores ways to maximize your philanthropic impact and tax benefits through asset-based giving.

Your generosity makes a difference—and with strategic planning, that difference can be even greater.



Leave a Legacy through the Goodheart Society

Many people are thrilled to discover that including a gift to the Mission in their Will, or other planned giving options, can significantly impact the lives of people in need for eternity.

The Goodheart Society recognizes those individuals who have made estate plans or established life-income gifts to benefit Denver Rescue Mission. The Goodheart Society name honors the late Jim Goodheart, a former Mission guest who went on to serve as the Mission's Director from 1909 to 1930. Jim's own journey from homelessness to leadership exemplifies the transformative power of the Mission's work.

Goodheart Society members receive invitations to exclusive events and volunteer opportunities, as well as special updates from Mission leadership. Members also receive an annual impact report showing how legacy gifts are changing lives.

Each legacy gift represents an ongoing commitment to partner with the Mission to change lives in the name of Christ, therefore there is no minimum donation size for membership in the Goodheart Society. Legacy gifts include bequests, charitable remainder trusts, gift annuities, and beneficiary designations.



Donor-Advised Funds

Donor-advised funds (DAFs) have grown in popularity and provide a tax-advantaged way to contribute. A DAF allows donors to make irrevocable contributions to their fund and deduct it from taxable income in the year the donation was made.

Many financial institutions, community foundations, and denominational foundations can help you set up a DAF. The DAF is invested in the market, and the interest and income are non-taxable. You may continue to contribute to the DAF and recommend grants, or distributions, from the fund at any time.

Grants from your DAF can be directed to any IRS-recognized tax-exempt charitable organization. With Denver Rescue Mission, you can:

- Make one-time gifts for immediate impact
- Set up ongoing monthly grants for sustained support
- Simply recommend a grant through your DAF using our **Federal Tax ID: 84-6038762**

Already have a DAF? Make sure your financial institution shares details of who is issuing the gift, so we can share the direct impact of your gift.

Donating Stock

- Own stock that has increased in value (held for at least one year)? You have a unique opportunity to maximize your giving.
- Receive the same tax deduction as a cash gift—but eliminate capital gains taxes entirely
- Simple process: just instruct your broker to transfer shares directly to Denver Rescue Mission
- Even with market fluctuations, your portfolio may contain appreciated securities perfect for charitable giving

How a Gift of Stock Works

Example: \$25,000: Today's stock value
\$10,000: Original stock purchase price

If you sell the stock: You'll pay \$2,250 in capital gains tax on your \$15,000 profit, leaving you with \$22,750.

If you donate the stock: You'll give the full \$25,000 value directly to Denver Rescue Mission, avoid paying any capital gains tax, and receive a \$25,000 tax deduction.

\$0: Capital gains tax

If you would not like to take advantage of donating appreciated stock during your lifetime, you can designate them as a gift in your will or living trust. You'll have the flexibility to change your mind at any time, plus you can continue to receive dividends and participate in shareholder votes.



Taking the Next Step

Step 1:

Determine what type of stock and how many shares you'd like to donate.

You will need to know the name of the stock and its ticker symbol if it is a publicly traded stock. For non-publicly traded stock, please contact us at 303-586-9435.

Step 2:

Contact your financial institution to request the transfer.

Provide your advisor or broker with the following wiring instructions: DTC ID #0075 for further credit to Denver Rescue Mission Account #7433-3257 at LPL Financial.

Step 3:

Contact us to inform us of your gift.

Please contact Natacia Sussdorff in advance at 303-313-2407 or info@denrescue.org to inform us that you are gifting stock to Denver Rescue Mission in order to receive a timely and accurate tax receipt.

Step 4:

Look for a tax receipt and acknowledgment letter from Denver Rescue Mission.

You will receive an acknowledgment from us following your donation to confirm your gift was processed.

To claim the tax benefits of donating stock to Denver Rescue Mission, report the stock donation when you file your tax return.

Double Your Impact with Employer Matching

Many companies match employee charitable gifts, instantly multiplying your support for Denver Rescue Mission. This valuable benefit often extends to retirees and spouses, with most employers matching donations dollar-for-dollar up to annual limits of \$1,000-\$10,000 or more.

The process is simple: Make your gift to Denver Rescue Mission, then submit your company's matching gift form along with your donation receipt. Your employer sends their matching contribution directly to us, doubling the meals, shelter, and life-changing programs you provide.



Qualified Charitable Distributions (QCDs)

QCDs let you donate directly from your IRA to Denver Rescue Mission while reducing your taxable income. Even if you take the standard deduction, you can still benefit from tax savings.

Example

Mary, age 71, transfers \$15,000 directly from her IRA to Denver Rescue Mission. Result: She pays no income tax on that \$15,000, it counts toward her RMD, and Denver Rescue Mission receives the full amount.

Additional Considerations

State taxes vary: Some states tax QCDs as income, others follow federal rules. Consult your tax advisor about your state's treatment.

Eligible charities: Must be 501(c)(3) organizations like Denver Rescue Mission.

Year-end deadline: Ensure your IRA administrator completes the transfer by December 31 for current-year benefits.

How to Make Your QCD

1. Contact your IRA administrator to initiate a direct transfer
2. Specify this is a QCD for tax reporting purposes
3. Notify Denver Rescue Mission so we can track your gift
4. Keep documentation for your tax records

How It Works

To qualify for a QCD:

- Be age 70½ or older (must wait 6 months after your 70th birthday)
- Transfer directly from a traditional IRA to Denver Rescue Mission
- Give up to \$100,000 annually (spouses can each give \$100,000)
- Make outright gifts only (no donor-advised funds, charitable trusts, or gift annuities)

Note: 401k, 403b, SEP, and other retirement plans don't qualify. Consider rolling funds into a traditional IRA first.

Tax Benefits

- Excluded from your gross income (reduces your AGI)
- Counts toward your Required Minimum Distribution
- No charitable deduction needed or allowed

Questions? Consult your financial or tax advisor to see if a QCD is right for your situation.