The Salisbury School Educational Foundation

Ways to Support the Foundation

A simple guide to tax-smart giving

The Foundation gratefully accepts many types of gifts—not just cash. Several options may offer meaningful **tax advantages** while helping you make a lasting impact.

1. Gifts of Appreciated Stock

Donating stock that has increased in value can be one of the most tax-efficient ways to give.

How it works: You transfer shares of publicly traded stock directly to the Foundation.

Tax benefits:

- You **avoid capital gains tax** on the appreciation.
- You may deduct the **full fair market value** of the stock (if you itemize).

Why it helps you: You can often give **more** at a **lower after-tax cost** than donating cash.

2. Qualified Charitable Distributions (QCDs) from Your IRA

Available to donors age 70½ or older

How it works: Your IRA custodian sends funds directly to the Foundation.

Tax benefits:

- The amount given is **not counted as taxable income**.
- If you are required to take RMDs, a QCD can **satisfy all or part of your RMD**.
- You may give up to **$100,000 per year** this way.

Why it helps you: Lower taxable income can reduce Medicare premiums and overall tax liability.

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3. Bequests in Your Will or Living Trust

A bequest allows you to support the Foundation without affecting your finances today.

How it works: You include the Foundation as a beneficiary in your will or trust.

Tax benefits:

- Your estate receives a **charitable estate tax deduction**.
- Assets pass to the Foundation **tax-free**.

Why it helps you: You can make a meaningful legacy gift while preserving flexibility during your lifetime.

4. Naming the Foundation as a Beneficiary of Your IRA or Retirement Plan

Retirement accounts are often the most tax-efficient assets to leave to charity.

How it works: You list the Foundation as a full or partial beneficiary of your IRA, 401(k), or similar plan.

Tax benefits:

- The Foundation pays **no income tax** on these assets.
- Your estate receives a **charitable deduction**.

Why it helps you: Your family can inherit other assets that are taxed more favorably.

5. Other Non-Cash Gifts

Depending on the situation, the Foundation may also accept:

- Mutual fund shares
- Bonds
- Life insurance policies
- Donor-advised fund grants
- Real estate (case-by-case)

These gifts may offer **fair market value deductions** and **avoidance of capital gains**