



IT'S TAX SEASON

AS YOU COMPLETE YOUR TAXES FOR 2021, YOU MAY BE THINKING ABOUT WAYS TO REDUCE YOUR 2022 TAXES. WHY NOT TAKE ADVANTAGE OF TAX SAVING GIFT OPTIONS TO SUPPORT LUTHERAN CONGREGATIONAL SERVICES?

STOCKS AND MUTUAL FUNDS

When you make a gift to Lutheran Congregational Services using appreciated securities or mutual funds you've held for more than a year, you receive the same income tax savings as if you wrote a check, but with the added benefit of eliminating capital gains tax.

Stock gifts are simple. Contact me for instructions on how to make a gift of stock, or visit [LibertyLutheran.org/stock-gift](https://libertylutheran.org/stock-gift).

MAKE A TAX-FREE GIFT FROM AN IRA

If you are at least 70½ years old, you can use the IRA qualified charitable distribution (QCD) to give up to \$100,000 to Lutheran Congregational Services without paying federal income tax on the withdrawal.

Ask your IRA administrator about making a direct transfer to Lutheran Congregational Services or have them send a check directly from your account.

DONOR ADVISED FUNDS

Consider supporting Lutheran Congregational Services by making a grant from your donor advised fund (DAF). Not sure what that is?

A donor establishes a DAF with an eligible, charitable sponsoring organization (e.g. a community foundation) with a contribution to the fund. In most cases, the contribution may be eligible for an immediate tax deduction. He or she recommends grants from the DAF to IRS-qualified charities of his or her choice, with any remaining balance invested for tax-free growth to be used for future grants.

IF YOU HAVE QUESTIONS about how to make a gift that works best for you, please feel free to call or email me for additional information.

Patty Cline at 267-464-7720 or by emailing pcline@libertylutheran.org.



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