



Photo courtesy of ToddandBradReed.com

Many people, like you, give with these tax-smart strategies in addition to traditional giving options. We encourage you to keep this guide as a reference for future giving to support what you love in our community.

- **Qualified Charitable Distributions (QCDs).** If you're 70½ years or older, you can transfer up to \$111,000 (for 2026) per year from your IRA to the Community Foundation without having to pay tax on the distribution as income. You can also use up to \$55,000 (for 2026) of a QCD to make a one-time donation to a charitable remainder trust (CRT) or charitable gift annuity (CGA). While the law doesn't allow IRA QCDs to be used to start or add to a Donor Advised Fund, there are plenty of other options you can consider to make the impact you desire. Find instructions to share with your IRA custodian at mason-foundation.org/give/give-now/.
- **Transferring stocks or appreciated assets.** Stocks, bonds, and mutual funds can be transferred directly to the Community Foundation (rather than selling them and donating the proceeds), allowing you to avoid capital gains tax. This enables you to give more while receiving a greater tax benefit. Find instructions to share with your financial advisor at mason-foundation.org/give/give-now/.
- **Donor Advised Funds (DAFs).** DAFs function like personal charitable giving accounts. You can give tax-deductible gifts into your DAF, and then recommend grants from it to your favorite causes over time. If you have a commercial DAF, you can use it to support causes and funds within the Community Foundation. Contact alarge@cffmc.org to set up a DAF within the Community Foundation to create your legacy and permanent resources to support the community you love.
- **Gifts that pay you income.** With a Charitable Gift Annuity (CGA), you make a charitable gift in exchange for guaranteed payments for the rest of your life (similar to Social Security or a traditional pension). After making a lifetime of payments to you, we direct the remaining funds to a permanent legacy fund in your name or any existing fund within the Community Foundation. Your community gets much-needed support, and you get peace of mind from a dependable income stream.
- **Check.** Please mail your gift to **Community Foundation for Mason County** at 119 S. Rath Ave., Ludington, MI 49431.
- **Credit card.** Give online securely at mason-foundation.org/give/give-now/.

In addition to your legal, tax, and financial advisors, we are honored to be part of your team! We'd love to talk further or answer any questions to help you figure out the best way to give.