

The Collaborative Qualified Charitable Distribution Guide

If you are at least 70½ years old, you can give up to \$105,000 per year directly from your IRA to The Collaborative – tax-free.

This is known as a Qualified Charitable Distribution (QCD) or IRA charitable rollover.

WHY CONSIDER AN IRA CHARITABLE ROLLOVER?

- Maximize your giving by using IRA assets, often taxed at higher rates, for charitable gifts.
- Reduce taxable income by removing funds from your IRA without triggering federal income tax.
- Benefit your heirs: appreciated assets get a step-up in basis, but IRA assets remain taxable to non-charitable heirs.
- Keep your standard deduction and still receive the tax benefit of your gift.

WHO QUALIFIES?

- Owners of traditional or inherited IRAs who are at least 70½ at the time of distribution.
- You may request up to \$105,000 per year to go directly to charity, excluded from your federal gross income.
- Distributions can count toward your Required Minimum Distribution (RMD).

HOW TO MAKE A QCD TO THE COLLABORATIVE VIA NCF

1. Ask your IRA custodian to send the gift directly to The Collaborative.
2. Do not write a personal check from your IRA – the custodian must initiate the gift.
3. Mail a check made out to:

National Christian Foundation Orlando
420 South Orange Avenue Suite 800
Orlando, FL 32801

Memo line:
The Collaborative, Inc. Fund #5203605

4. Work with your tax preparer to ensure proper reporting on IRS Form 1040.

Questions?

We would be honored to walk you through this process.

Contact Case Thorp at
case@wecolabor.com

The Collaborative Gift of Appreciated Stock Guide

If you own appreciated stocks or mutual funds, you may be able to support The Collaborative in a tax-efficient way by donating securities directly rather than giving cash.

This is known as a gift of appreciated securities (or stock donation).

WHY CONSIDER A GIFT OF STOCK?

- Maximize your giving by donating assets that have increased in value.
- Avoid capital gains tax you would otherwise incur if you sold the stock.
- Receive a charitable income tax deduction for the fair market value of the securities (if held longer than one year).
- Support the mission of The Collaborative while stewarding your resources wisely.

2. Do not sell the stock yourself before donating, as this may trigger capital gains tax.
3. Ask your broker to include your name and contact information with the transfer so we can properly acknowledge your gift.
4. Consult your tax advisor to ensure proper reporting of your charitable contribution.
5. (Specific transfer instructions can be provided upon request.)

IMPORTANT NOTES

WHO SHOULD CONSIDER THIS?

- Individuals who own publicly traded stocks or mutual funds that have appreciated in value.
- Donors who are considering a significant gift and want to give more efficiently than cash.
- Supporters who want to simplify year-end giving while reducing tax exposure.

HOW TO MAKE A STOCK GIFT TO THE COLLABORATIVE

1. Contact your brokerage firm and request a transfer of securities to The Collaborative's charitable account.

Questions?

We would be honored to walk you through this process.

Contact Case Thorp at
case@wecolabor.com