



A Nonprofit Donor's Guide to Strategic Charitable Contributions

- **Appreciated Stock Gifts**
 - Donate stocks that have increased in value
 - Avoid capital gains tax
 - Receive a full tax deduction for current market value
 - Support nonprofits without cash out of pocket

- **Qualified Charitable Distributions (QCDs)**
 - For donors over 70½ years old
 - Transfer up to \$108,000 directly from IRA to charity
 - Reduce taxable income
 - Satisfy up to \$108,000 of required minimum distributions (currently for those over 73)
 - No need to itemize deductions

- **Donor Advised Funds (DAFs)**
 - "Bunch" multiple years of donations in one tax year
 - Receive immediate tax deduction
 - Distribute gifts to charities over time
 - Flexible giving strategy

- **Educational Tax Credits**
 - For Pennsylvania state taxpayers
 - Support K-12 education initiatives
 - Reduce state tax burden
 - Transform tax liability into community investment

- **Charitable Gift Annuities (CGAs)**
 - Receive fixed income stream for life
 - Get immediate tax deduction
 - Support a nonprofit while securing financial future
 - Ideal for donors with substantial assets

- **Charitable Remainder Trust (CRT)**
 - Receive income for a period up to 20 years or life
 - Get immediate income tax deduction
 - Provide flexibility in changing the charitable beneficiary
 - Allow donor to control the investments and diversify a highly appreciated stock

- **Charitable Lead Trust (CLT)**
 - Get immediate income tax deduction
 - Provide income to charity for up to 20 years
 - Useful in estate planning for post death giving

- **Business Owner Giving Strategies**
 - Donate business equity or sale proceeds
 - Reduce tax liability during business transitions
 - Support community causes
 - Create philanthropic legacy

Next Steps:

- Review these strategies
- Discuss with your financial advisor to ensure you understand all the eligible options
- Connect with the nonprofits you support about their giving options

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