

Year-End Giving Edition



One-Stop Resource for your Catholic Philanthropy

Whatever the time of year, but particularly at the end of the year, the Catholic Community Foundation of San Diego is here to educate, encourage and assist prospective donors to use their gifts to help Catholic organizations and ministries and other charitable organizations fulfill their mission.

By making donations to the Catholic Community Foundation of San Diego to benefit your favorite charities, you may be able to reduce or eliminate income taxes, capital gains taxes and/or estate taxes.

Who We Serve

Parishes



Our parishes provide us with a place to assemble where faith-filled Catholics worship together with a strong sense of community. Funds are needed to sustain and expand ministries.

Catholic Education



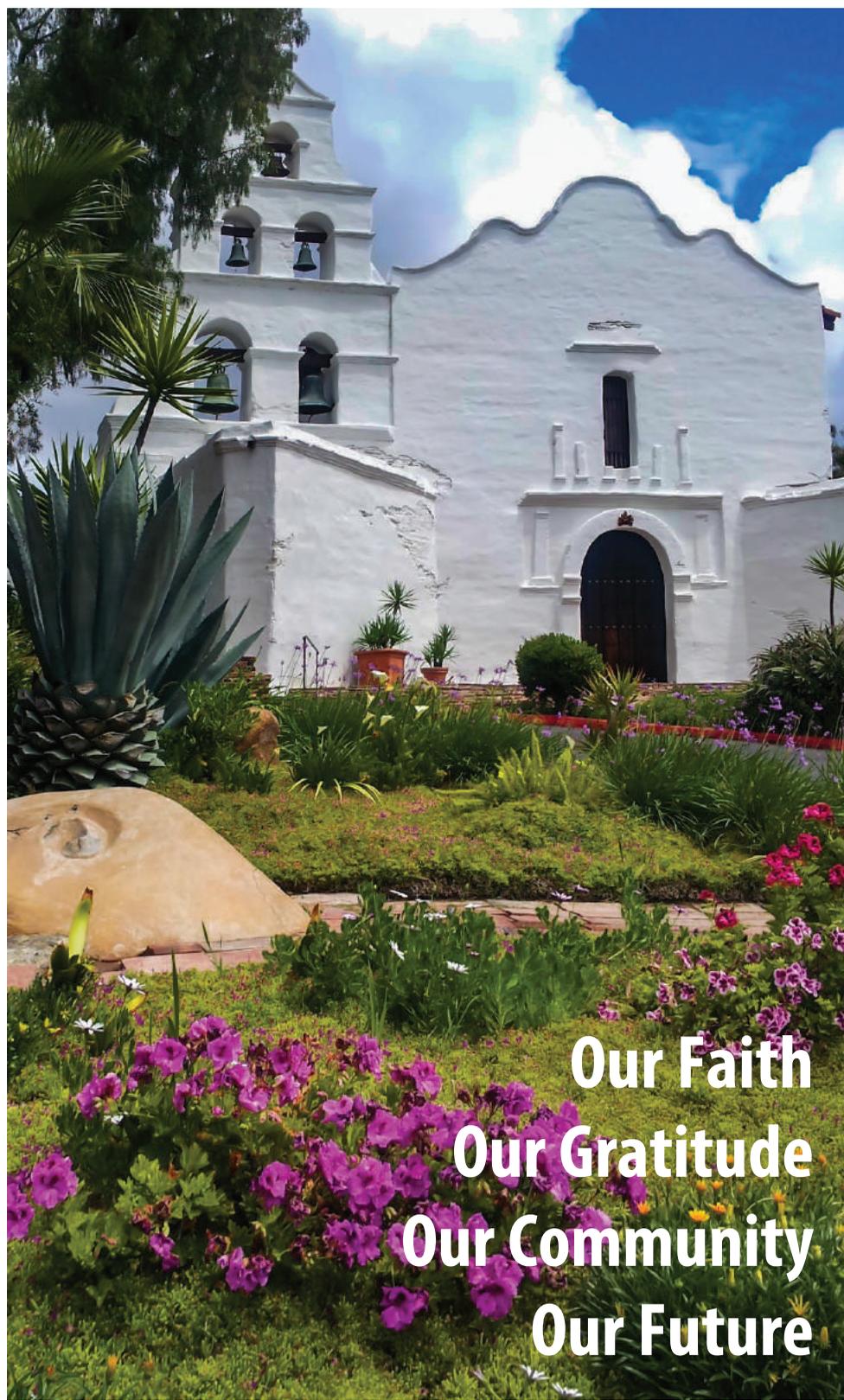
Engaging young Catholics in Catholic K-12 education in San Diego and Imperial Valley is critically important to ensure the development of Catholic children and future Catholic leaders.

Social Services



Social Services in San Diego and Imperial Valley are one of the many ways God calls us to serve others.

"Whatever you do for the least of these .. you do for me." Matthew 25:40



Our Faith
Our Gratitude
Our Community
Our Future

Vocations



Ongoing support for the Seminary, Religious Life, Holy Orders and for our retired Religious is a critical function of our Catholic Church.

Non-Catholic Nonprofits



Through our Donor-Advised Funds, donors are able to make charitable gifts to any 501(c)(3) nonprofit organization whose mission and values are consistent with Catholic values, e.g., your alma mater, Big Brothers Big Sisters, Veterans Village.

HOLY BIBLE

God "will repay each person according to what they have done."
Romans 2:6



HOW TO GIVE TO THE CATHOLIC COMMUNITY FOUNDATION OF SAN DIEGO

| Your Gift | Cash | Securities | IRA Rollover | Retirement Plan Assets | Life Insurance | Personal Property | Real Estate | Bequest | Charitable Remainder Trust (CRT) | Charitable Lead Trust |
|-------------------------------|--|--|--|--|---|--|--|--|--|--|
| Your Goal | Make a quick and easy gift Immediate impact to the CCFSD and designated beneficiary(ies) | Make a significant gift from stocks or bonds | For donors 70 ½ years old or older. Avoids Income Taxes on Required Minimum Distribution (RMD) donations up to \$100,000 each year. | Continue receiving funds during your life Donate the remainder of these highly-taxed assets to the CCFSD. | Make a significant gift with less cash Reduce Estate Taxes | Make a gift of tangible property including a collection or other personal item. | Provide a significant gift to the CCFSD for the benefit of the CCFSD or a designated beneficiary Avoid paying capital gains tax on appreciated property | Defer a gift until your death Simple way to leave a legacy gift to the CCFSD and your designated beneficiary Maintain control of assets during lifetime Make a gift to the CCFSD to benefit your specified beneficiary(ies) | Transfer property without paying Capital Gains Tax Enjoy regular income up to 20 years Would like a tax benefit Create a trust that pays income annually. Principal is retained for the CCFSD. | Give cash or property to your family in the future Avoid substantial gift or estate taxes Create a charitable trust that pay income to the CCFSD for a specific term of years. Principal is retained for heirs. |
| Potential Tax Benefits | Income Taxes Estate Taxes | Income Taxes Capital Gains Tax | Income Taxes | Income Taxes Estate Taxes | Income Taxes Estate Taxes | Income Taxes | Income Taxes Capital Gains Taxes | Estate Taxes | Capital Gains Tax Estate Taxes | Gift Taxes Estate Taxes |
| How it Works | Check or Credit Card Payment to CCFSD intended for specified beneficiary or their endowment fund Go to www.ccfdsd.org and touch the "DONATE NOW" button | Make electronic transfer of securities to the CCFSD CCFSD sells the securities upon receipt with the proceeds immediately available to the CCFSD and the designated beneficiary or their endowment fund | Donors over 70 ½ years old may rollover all or a portion of their annual RMD up to \$100,000 each year. Donor completes a Rollover Request Form with the CCFSD and electronically transfers RMD funds to the CCFSD avoiding income taxes. | Donor names CCFSD as the beneficiary of the remainder of the assets after your lifetime. | Change ownership of your life insurance policy to the Catholic Community Foundation of San Diego. Donor remains the insured CCFSD pays the policy premium Donor pays to CCFSD premium amount. Donor able to take charitable tax deduction. | Donate tangible personal property related to the CCFSD tax-exempt function. CCFSD sells the property upon receipt with the proceeds available to the CCFSD. | Donor deeds home or other real estate to the CCFSD. CCFSD sells the property upon receipt with the proceeds available to the CCFSD and a designated endowment or beneficiary. | Name the CCFSD in your will or living trust. Designate a specific amount, percentage or share-of-the-remainder. Bequest can specify specific funds or beneficiaries to receive funds in a lump sum or over a period of time. | Transfer cash or property to fund a CRT Trust sells property tax-free Provides income for up to 20 years from invested money. Upon death, the remainder goes to the CCFSD for the benefit of the CCFSD or your designated beneficiary | Transfer cash or property to your trust that makes a gift to the CCFSD and your designated charity or their endowment fund for a specified number of years. Assets eventually returned to the donor's estate, possibly avoiding estate taxes. Family receives remainder at substantial tax savings |
| Benefits | Immediate income tax deduction Removes property from estate. | Donor takes full market value for charitable tax deduction Avoids capital gains taxes on appreciated securities | Avoid State and Federal Income Taxes Amount of the RMD donated will never have been taxed by the IRS or the State of California. | Other beneficiaries may avoid ordinary income tax assessments on highly-taxes assets. | Ability to give large gift with less cash Insurance gift is removed from your estate Donor may receive immediate charitable tax deduction based on the cash value of the policy. Charitable tax deduction for donated premium | Charitable deduction based on the full fair market value. | Avoid capital gains on appreciated asset Immediate charitable income tax deduction at market value | Donors maintains control of assets during lifetime. Allows the donor to make a larger gift than may be currently possible. | Allows the tax-free sale of the appreciated asset to the CCFSD. Increase cash flow over lifetime or specified number of years. Immediate charitable tax deduction | Estate tax deduction Asset appreciation passes to family at reduced cost. Donor pays no income or capital gains taxes on assets while under the control of the CCFSD. |

Consider these worthwhile strategies before year's end.



70^{1/2} or Older?

IRA Charitable Rollover

In late 2015, Congress made the IRA Charitable rollover permanent. The rollover law allows taxpayers who are required to withdraw money from their IRAs to give directly to charity. Because the rollover counts toward your required minimum distribution (RMD), making an IRA rollover gift to the CCFSD could reduce your income and taxes.

Donor-Advised Fund (DAF)

Make a tax-deductible gift to a Donor-Advised Fund, which gives you the ability to make grants to your favorite charities this year and in future years while enjoying the tax deduction this year.

Outright Gift of an Asset

Make an appreciated gift of stock, real estate or another asset, avoid paying capital gains tax on the transfer and receive a tax-saving charitable deduction.

Zero-Tax Gift and Sale

By making a gift of an asset, such as securities, real estate or a business you intend to sell, consider a “zero tax” charitable gift and sale. By making a gift of part of an investment or property before the sale, you can use a tax-saving charitable deduction to significantly lower or eliminate the capital gains tax on the sale.



www.ccfsd.org

Click on “DONATE NOW” or contact us at (858) 490-8365 or donorsupport@ccfsd.org to create a new fund for your Charitable Giving.