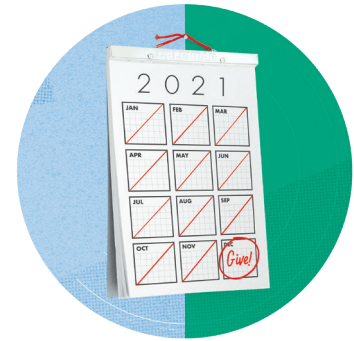


SMART GIVING:

Year-End Giving Strategies

KNOWING YOUR OPTIONS ALLOWS YOU
TO MAKE GREATER KINGDOM IMPACT



1 INCREASED GIVING OPPORTUNITIES

- For 2021, the limit on an individual's deduction for cash gifts to ministries (excluding donor-advised funds) is 100% of adjusted gross income (AGI), up from 60% in prior years. The limit for corporations' cash gifts is increased from 10% to 25% of taxable income.
- If you take the standard deduction and do not itemize in 2021, you may qualify for an additional deduction for charitable gifts made in cash of up to \$300 or \$600 for couples filing jointly.

2 DEPENDABLE INCOME

- The stock market's unpredictable nature highlights the attractiveness of fixed payments available through a charitable gift annuity. This giving solution provides you with a stable, lifetime income and a tax deduction. After your passing, the annuity's remainder is given to ministry. Learn more at WatersEdgeServices.org/CGA.

3 AGE-ADVANTAGED GIVING

- If you are 70½ or older, you can make donations directly to ministry from your individual retirement account (IRA). This can reduce your future taxable income and lower the tax liability for the account's beneficiaries following your death.
- Due to the increased limit for charitable deductions, if you are over the age of 59 ½ years, you can withdraw funds from your retirement accounts and may be able to deduct a larger portion of the cash gift.

4 SCHEDULE A REMINDER

- Make sure to mark your calendar with a giving deadline. Checks must be postmarked by December 31, 2021. The same deadline applies to giving online or over the phone with a credit card. Keep in mind that gifts of non-cash assets or income-producing gift vehicles should be initiated by early to mid-December to ensure the transfer is completed by the end of the year.

5 BUNDLE YOUR GIFTS

- Consider accelerating giving in 2021 by making a larger gift this year than you may otherwise have made in the next calendar year. This strategy makes use of the increased available deduction for charitable cash contributions (excluding donor advised funds), up to 100% of an individual's adjusted gross income. Under current law, the limit in 2022 will be capped at 60%.

6 CASH ISN'T (ALWAYS) KING

- Most people think of donating cash to ministry, but there are other options. WatersEdge may accept a gift of your real estate, crops, royalties, life insurance policies, stocks and securities. In some cases, if these assets have appreciated, you may be able to receive a double tax break by avoiding capital gains taxes.

7 SIMPLIFY WITH YOUR DAF

- Life is busy, especially around the holidays. Let us handle the paperwork for you. Giving through a donor advised fund (DAF) allows you to manage all of your giving online in one place, while simultaneously multiplying your gifts and maximizing tax benefits. Learn more at WatersEdgeServices.org/DAF.

8 GIVE WITH CONFIDENCE

- Check with your accountant or financial advisor to ensure you're getting the greatest tax advantage from your gifts. Our team is here to help you and your advisors navigate the charitable giving process.

TOGETHER, WE CAN MAKE YOUR GIFTS GO FURTHER

Our purpose at WatersEdge is to financially empower donors and ministries to transform lives with the Gospel. If you have questions about year-end giving, we're ready to help you minimize your taxable income and maximize Kingdom impact.

MAKE A GIFT TODAY!

Mail checks to:

WatersEdge Advisors
Department 960598
Oklahoma City, OK 73196-0598

Security Transfer Instructions:

TD Ameritrade
DTC Clearing # 0188
The Baptist Foundation of Oklahoma
Acct # 427604020
Contact: David Depuy
Phone: 405-949-9500

Tax ID Number:

EIN 73-0623038

Start A Conversation With Our Planned Giving Professionals

✉ give@WatersEdgeServices.org | ☎ 800-949-9988 | 🖱 WatersEdgeServices.org/GivingSolutions

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