

















STRATEGIC GIVING

IMMEDIATE GIFT OPTIONS TAX SAVINGS | CAPITAL GAINS RELIEF

<p>Cash Gifts</p>	<p>Your generous tax-deductible gift to Time of Grace—whether by cash, check, or credit card—powers our mission and makes an immediate impact. Age 18+</p>		
<p>Recurring Cash Gifts</p>	<p>Become a Grace Partner for our ministry by setting up a recurring monthly gift, generously helping Time of Grace connect people to God, his Word, his promises, and his love. Age 18+</p>		
<p>Appreciated Assets</p>	<p>Stocks and mutual funds, bonds, real estate, cryptocurrency, and other appreciated assets can be gifted directly to Time of Grace (vs. giving the proceeds of the sale) to provide meaningful tax benefits through capital gains relief. Age 18+</p>		
<p>Qualified Charitable Distributions (QCD)</p>	<p>If you are 70½ or older, a QCD allows you to give funds from your IRA directly to Time of Grace without paying income taxes on your gift. This offers additional strategic tax advantages for a retiree subject to a Required Minimum Distribution (RMD). Age 70.5+</p>		
<p>Donor-Advised Funds (DAF)</p>	<p>A DAF is a simple way to give to charities like Time of Grace over time while enjoying immediate tax benefits, and your fund’s assets grow tax free. It allows you to consolidate multiple years of contributions into one year, maximizing tax benefits through “bunching.” Age 18+</p>		

PLANNED GIFT OPTIONS TAX SAVINGS | CAPITAL GAINS RELIEF

<p>Wills & Trusts</p>	<p>Including a gift in your will or trust is a meaningful way to care for your loved ones, leave a lasting legacy, and support the mission of Time of Grace beyond your lifetime. Age 18+</p>		
<p>Beneficiary Designations</p>	<p>Certain assets, such as life insurance policies, IRAs, and 401(k)s, cannot be gifted through a will or trust. Through beneficiary designations, you can similarly care for your loved ones and support the mission of Time of Grace beyond your lifetime as well. Age 18+</p>		
<p>Charitable Gift Annuities (CGA)</p>	<p>A CGA lets you donate money or assets (usually \$10,000+) to a charity, receiving fixed lifetime income and tax benefits in return. After your lifetime, the charity keeps the remaining funds for its mission. Age 60+</p>	