

▲ Non-Cash Assets

Increase Impact

You may be able to increase your potential impact—and experience significant tax savings—by giving non-cash assets to Biglife.

Most Americans carry only 10 percent of their wealth in the form of cash. The remaining 90 percent is tied up in non-cash assets, such as stock, real estate, or business interests. By considering all the resources God has entrusted you with, you can multiply the impact of your generosity AND eliminate unwanted costs and stress.

Give more by giving smarter.

Donating non-cash assets can be a great alternative to donating cash.

Examples of Non-Cash Assets:

- Appreciated stock or marketable securities
- Real estate
- Business interests
- Farm commodities and machinery
- Gifts from an IRA* (donors ages 72 +)

**IRA gifts must be made directly to Biglife.*

Benefits of Giving Non-Cash Assets

Tax-wise. Receive a fair market value deduction at the time of your gift and avoid tax liability on the sale of appreciated assets.

Eliminate hassles. Give assets that you no longer need or want to manage (such as rental properties or vacation homes) for the benefit of Biglife.

Capacity to give. Give from your excess resources without restricting cash flow.

Estate planning. Eliminate potential taxes or complications for your heirs by giving complex or burdensome assets to charity in the here and now.

▲ IRA Charitable Rollover

Making Kingdom Impact through Your Retirement Assets

An IRA charitable rollover allows individuals 72 and older to make a sizable gift from an individual retirement account (IRA) to Biglife AND receive significant tax benefits in return. Give a tax-wise gift up to \$100,000 per year in IRA assets directly to your favorite Kingdom causes.



Benefits of Giving Stock

Convenient. An easy way to give to Biglife.

Tax-wise. Distributions are not treated as taxable income. Advantageous even if you don't itemize deductions on your tax returns.

Promises kept. Gifts from your IRA can be used to fulfill any charitable giving pledges previously made.

Impactful. Gifts are tax-free to the charity. The entirety of your gift will go toward Biglife!

Requirements of a Qualified Charitable Distribution

Through IRA charitable rollovers, you can make gifts to Biglife without any federal tax liability, as long as the gifts are qualified charitable distributions (QCDs). Distributions qualify for all or part of an IRA owner's required minimum distribution (RMD).

- IRA holders must be age 72 or older at the time of the gift.
- Give up to \$100,000 per year as a single person or \$200,000 per year as a married couple from separate accounts.
- Gifts must be outright gifts made directly to Biglife.
- Distributions to donor-advised funds, charitable trusts, or for charitable gift annuities are not permissible.
- Distributions may only be made from traditional IRAs or Roth IRAs. Other retirement accounts are not eligible.

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Frequently Asked Questions

Do I receive a deduction for my gift?

No. Because the IRA assets haven't been taxed, no deduction is allowed. To receive the deduction, you would be required to first treat the distribution as taxable income before taking the deduction. In most cases, it is better to not take the distribution as income.

How do I make a gift through an IRA charitable rollover?

Simply contact your IRA plan administrator, and inform them you want to make a charitable gift directly from your IRA. They will provide you with the forms required to do so.

Who benefits most from this gift option?

There are a few groups of individuals who benefit from the IRA charitable rollover...

- The non-itemizer. Those who normally don't itemize their deductions can avoid taking the IRA distribution as income and send it directly to Biglife. This may reduce both their federal and state income tax liability.
- The financially stable. Those in high-income brackets who have large IRAs may want to make a qualified charitable distribution to reduce their income. In addition, they may have income tax savings not otherwise available because of charitable deduction limitations. A QCD up to \$100,000 may have the triple benefit of reducing their taxable income, reducing the value in their IRA, and meeting their RMD.