

SMART WAYS TO GIVE TO WINGS

If you're reading this, then you likely agree that helping women rise helps you, us, our children, and their children. Plus you likely know that small nonprofits like WINGS depend disproportionately on the generosity of supporters like you. There's no time like now to advance WINGS's mission. There's no time like now to lend your support to lift up women and impact the world of today and tomorrow.

As you review your charitable giving for the year, consider the following strategies:

1. MAKE A CHARITABLE DISTRIBUTION DIRECTLY FROM IRA:

If you are or know someone over the age of 70½, have IRA assets that are subject to mandatory distributions but aren't needed for your living expenses, a gift directly from your IRA to WINGS could be mutually helpful. Simply instruct your IRA administrator to make a direct transfer from your IRA to WINGS. The amount you transfer for this Qualified Charitable Distribution (which cannot exceed \$100,000 annually) benefits you because it counts towards your mandatory distribution but does not count as taxable income.

2. GIVING APPRECIATED ASSETS IS THE MOST TAX EFFICIENT WHETHER OR NOT YOU ITEMIZE:

If you do itemize and you give an appreciated asset you have owned more than one year, you receive a double tax benefit: (1) a charitable deduction for the market value of the asset, and (2) no tax on the capital gain. If you do not itemize, you still receive the benefit of zero capital gains on the transfer.

3. IF YOU DON'T THINK YOU CAN ITEMIZE DEDUCTIONS, TIME YOUR GIFTS.

As a result of tax changes, it is possible that the standard deduction will be larger than all of your itemized deductions combined. However, by increasing your gifts in a given year, you may be able to preserve much of the tax savings--alternating yearly between itemizing and not itemizing.

WINGS for Growth deeply appreciates your support.