

Giving Guide

Supporting Rolling Hills Community Church through various giving options allows you to maximize your impact while also benefiting from potential tax advantages. This guide provides additional information to help you choose the giving method that aligns with your financial goals and giving vision.

STOCKS

Donations of restricted C corporation stock are relatively straightforward, whereas donations of other types— including S corporation shares — may require more customized planning to ensure tax efficiency.

Those who opt to pursue this form of giving can:

- Receive an income charitable deduction that corresponds to the interest's fair market value. [Note: If you plan to claim a deduction for interests valued above \$5,000— or above \$10,000 for C corporation stock— you will need to substantiate the claimed deduction value by obtaining a qualified appraisal as defined by federal tax law.]
- Refrain from paying the capital gains taxes typically incurred when selling stocks. When accompanied with income tax deduction, this can significantly reduce out-of-pocket costs.
- Reduce gift and estate taxes under certain circumstances.

DONOR ADVISED FUNDS

A donor advised fund (DAF) is a charitable giving program that allows you to combine the most favorable tax benefits with the flexibility to support Rolling Hills Community Church.

You can establish a DAF by making an irrevocable, tax-deductible donation to a public charity that sponsors a DAF program— such as Rolling Hills Community Church. You always have the option of being recognized or remaining anonymous.

CHARITABLE GIFT ANNUITIES

While charitable gift annuities can be funded at a younger age, this type of gift might be especially attractive if you are an older church partner, you want to support Rolling Hills, and you would like to secure an immediate stream of income for yourself or your family. The amount of the payments is based on the age(s) of the beneficiary(ies). The older one is, the higher the payout rate one receives. In addition to the stream of fixed payments, the gift will also generate an immediate charitable income-tax deduction. If you are younger and you wish to begin receiving payments at a future date, a deferred-payment gift annuity might be a more suitable gift arrangement.

Charitable gift annuities are especially rewarding if funded with appreciated long-term securities that generate little or no income. If you transfer such securities to in exchange for a charitable gift annuity, you will avoid a significant amount of capital-gain taxation and any remaining capital gain will be reported in prorated amounts over the life (or lives) of the beneficiary(ies).

For additional questions, please contact stewardship@rollinghills.church.