

# Stewardship Planning

## Excel in the Grace of God

### Charitable Giving Through an IRA Distribution

Congress has passed a permanent IRA rollover legislation, which allows individuals age 70 or older to withdraw funds (up to \$100,000) from their IRA and make a charitable gift without adding a penny to taxable income. This also counts as a part of your required minimum distributions. It may be possible to roll funds from a 401(k), 403(b), or other retirement funds into an IRA and then make an IRA gift.

### Sell First, then Give



or

### Charitable Gifts of Appreciated Stocks

Give appreciated stocks to Pui Tak Christian School, and you will receive a tax deduction for the fair market value. You can increase your impact by donating the stocks rather than the proceeds for their sales. The chart to the right shows how you can save money on taxes and empower PTCS to have a greater ministry impact.

### Give First, then Sell

