



# Ways to Give

**Bonds, Funds, Real Estate, Stocks, and IRA Roll-over  
including Required Minimum Distribution (RMD)**

For additional information regarding donations of appreciated securities, real estate, life insurance and how to transfer your gift-in-kind to Silver Key, please contact our Elder Line at 719-884-2300. It is advisable to check with your tax advisor to determine if these tax incentives would be beneficial to you.

## **Required Minimum Distribution Gifts to Silver Key**

After the age of 72, individuals are required to take Required Minimum Distributions (RMDs) from their IRA, SEP IRA, SIMPLE IRA, or retirement plan account. An RMD is the minimum amount you must withdraw each year, and failing to take it can result in a tax penalty of up to 50%.

Silver Key invites you to consider making a charitable donation through a Qualified Charitable Distribution (QCD). A QCD is a direct transfer of funds from your IRA to a qualified charity, and your gift to Silver Key can count toward satisfying your RMD for the year. By giving through a QCD, you help ensure older adults in our community have the support and resources they need to age safely in place with dignity and independence.

It is always recommended to check with your tax advisor to see if a QCD is a beneficial option for your situation.

## **Appreciated Securities**

Enjoy tax benefits while supporting Silver Key without spending out-of-pocket. When you give long-term appreciated publicly traded stock or mutual funds (held more than one year), you may deduct the full fair market value on your income taxes, up to 30% of your adjusted gross income, with the ability to carry forward any excess for up to five years.

If you have securities that have decreased in value, you can sell them, take the tax loss, and then donate the cash proceeds to Silver Key to receive a charitable deduction.

Before making a stock gift, please contact our Director of Development at [Development@silverkey.org](mailto:Development@silverkey.org) or 719-884-2313. We can provide specific broker information, handle your paperwork accurately, and ensure you receive your tax receipt in a timely manner.

It is always recommended to check with your tax advisor to determine if this strategy is right for your situation.

## **Appreciated Securities**

Gifting real estate to Silver Key can provide significant tax benefits while supporting our mission. To be tax-deductible, real estate contributions must meet IRS requirements, including clear title and, for higher-value properties, a qualified appraisal.

Before making a gift, please contact our Development Department at [Development@silverkey.org](mailto:Development@silverkey.org) or 719-884-2313. We can guide you through the process, ensure proper documentation, and provide your tax receipt. It is always recommended to consult your tax advisor to determine if a real estate donation is right for your situation.

*Silver Key provides this information for general purposes only. Please consult your tax, legal, or financial advisors before making any donations or transactions.*