

Non-Cash Assets

Increase Your Impact

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

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 while also eliminating unwanted costs and stress.

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 Man in the Mirror.

Benefits of Giving Non-Cash Assets

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

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

Maintain your giving capacity. Give from your excess resources without restricting cash flow.

Streamline your 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

Use Your Retirement Assets to Change Lives for Eternity

An IRA charitable rollover allows individuals age 72 and older to make a sizable gift from an individual retirement account (IRA) to Man in the Mirror and receive significant tax benefits in return. You may give a gift up to \$100,000 per year in IRA assets directly to transforming lives through men's discipleship.

Requirements of a Qualified Charitable Distribution

Through IRA charitable rollovers, you can make donations to Man in the Mirror 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 Man in the Mirror.
- + 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.

Benefits of Giving Stocks

Convenience. Donating stock is an easy way to give to Man in the Mirror.

Stewardship. Distributions are not treated as taxable income, making it advantageous even if you don't itemize deductions on your tax returns.

Versatility. Gifts from your IRA can be used to fulfill any charitable giving commitments previously made.

Impact. Gifts are tax-free to Man in the Mirror, meaning the entirety of your gift will go toward the mission!



IRA Charitable Rollover

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 Man in the Mirror. 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.

Thank You!

We know that when a man is changed by Christ, his marriage, family, workplace, and community are also changed. Discipleship changes *everything*. We are so grateful that you'd consider using your investments to invest in the lives of men and their families for His glory.

