



EFFICIENT GIVING

Only 12% of donors receive a tax benefit from their donations by itemizing.¹ By changing the method of how those gifts are made, individuals can dramatically reduce their tax bill.

RETIREES (OLDER THAN 70 ½)

QUALIFIED CHARITABLE DISTRIBUTION

- Consider using a Qualified Charitable Distribution (QCD) for your gifts.
- A QCD is a tax-free donation of funds from an IRA to a qualified charity.
- A QCD directly reduces gross income dollar for dollar up to \$105,000 in donations.
- We think a QCD is the best method of donation for most individuals older than 70 ½.
- For individuals 73 or older, a QCD can count towards the required minimum distribution (RMD).

Important 2024 Limits	
QCD Annual Limit Per Individual	\$105,000
Cash Donation Annual Limit	60% of AGI
Security Donation Limit	30% of AGI

OTHER GIFTING OPPORTUNITIES

- Donate life insurance or change beneficiary
- Donate private assets or business interests
- Charitable estate planning
- Fund a charitable gift annuity

ALL DONORS

DONATE APPRECIATED SECURITIES

- Avoid owing taxes on capital gains.
- Donations are deductible at the level of the current market value, not just the original investment.
- Retain your cash liquidity by donating a less liquid asset.

BUNCH YOUR GIFTS TOGETHER

- Combine multiple years of gifts into alternating years.
- Donating larger amounts in a single year increases the deductibility of your donation.
- This may result in taking the standard deduction in non-donation years but can be a great strategy for maximizing the tax benefit of your deduction.

UTILIZE DONOR ADVISED FUNDS

- Donor advised funds are an efficient vehicle for donating securities and executing a bunch giving strategy.

For over 20 years, Strathmore Capital Advisors has been helping institutions and families reach their financial goals. Contact us at **704.364.4241** or **ZACH@STRATHMORECAPADV.COM** and let us learn more about how we can advise and support you or your organization.

1. <https://www.taxpolicycenter.org/briefing-book/what-are-itemized-deductions-and-who-claims-them>

OUR MISSION

Strathmore Capital Advisors exists to provide peace of mind and financial health to our clients for current and future generations. We listen to understand what matters most to each individual client and we are always available when clients need us. We act in our clients' best interests.

THE FACTS

Founded in

2005



Family Owned

\$430M

Assets under management*

LOCATIONS

Charlotte

Burlington

Statesville

Washington D.C.

ZACH@STRATHMORECAPADV.COM

704.364.4241 | WWW.STRATHMORECAPADV.COM



STRATHMORE
CAPITAL ADVISORS

*Assets as of 8/31/2024

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