

Specialized Alternatives
for Families & Youth

Gifts of Stocks and Bonds

Donating appreciated securities, including stocks or bonds, is an easy and tax-effective way for you to make a gift to SAFY.

Benefits of gifts of stocks and bonds

- Avoid paying capital gains tax on the sale of appreciated stock
- Receive a charitable income tax deduction
- Further our Mission today

How to make a gift of stocks and bonds

By electronic transfer - Please contact us for instructions on how you can transfer stock or bonds from your brokerage or investment account to SAFY.

By certified mail - If you hold securities in certificate form, you will need to mail two envelopes separately to complete your gift. In the first envelope, place the unsigned stock certificate(s). In the other envelope, include a signed stock power for each certificate. You may obtain this power from your broker or bank. Please remember to use certified mail.

More on gifts of stocks and bonds

There are special rules for valuing a gift of stock. The value of a charitable gift of stock is determined by taking the mean between the high and low stock price on the date of the gift. Mutual fund shares are valued using the closing price for the fund on the date of the gift.

Contact us

If you have any questions about gifts of stocks and bonds, please [contact us](#). We would be happy to assist you and answer any questions that you have.

Gifts of Retirement Assets

Donating part or all of your unused retirement assets, such as your IRA, 401(k), 403(b), pension or other tax-deferred plan, is an excellent way to make a gift to SAFY.

If you are like most people, you probably will not use all of your retirement assets during your lifetime. You can make a gift of your unused retirement assets to help further our Mission.

Retirement Assets

Benefits of gifts of retirement assets

- Avoid potential estate tax on retirement assets
- Your heirs would avoid income tax on any retirement assets funded on a pre-tax basis
- Receive potential estate tax savings from an estate tax deduction

How to make a gift of retirement assets

To leave your retirement assets to SAFY, you will need to complete a beneficiary designation form provided by your retirement plan custodian. If you designate SAFY as beneficiary, we will benefit from the full value of your gift because your IRA assets will not be taxed at your death. Your estate will benefit from an estate tax charitable deduction for the gift.

Continued...

Specialized Alternatives
for Families & Youth

Gifts of Cash

A donation of cash is a simple and easy way for you to make a gift.

Benefits of gifts of cash

- You can make an immediate impact on our Mission
- You can take a charitable income tax deduction

How to make a gift of cash

Online gifts of cash - [Just click here](#) and complete our online donation form. Your gift will be processed quickly and safely using our secure server.

Mailing a gift of cash - You can send us a check or money order. Please let us know if you want your gift used for a specific purpose by indicating that purpose either in the memo line or in a letter to us.

More on gifts of cash

Did you know that you can mail a check on December 31st and, even if the check is not received and cashed by SAFY until after the new year, the IRS will allow you to take a deduction in the year the check was mailed? Keep this in mind for year-end tax planning!

Gifts of Insurance

A gift of your life insurance policy is an excellent way to make a gift to SAFY. If you have a life insurance policy that has outlasted its original purpose, consider making a gift of your insurance policy to SAFY. For example, you may have purchased a policy to provide for minor children and they are now financially independent adults.

Benefits of gifts of life insurance

- Receive a charitable income tax deduction
- If SAFY retains the policy to maturity, you can receive additional tax deductions by making annual gifts so that we can pay the premiums
- If SAFY cashes in the policy, you will be able to see firsthand how your gift supports our charitable work
- If we retain the policy to maturity, or you name us as a beneficiary, once the policy matures, the proceeds of your policy will be paid to our organization so that we can use the proceeds to further our charitable work

How to make a gift of life insurance

To make a gift of life insurance, please contact your life insurance provider, request a beneficiary designation form from the insurer and include SAFY as the beneficiary of your policy.

Contact us

If you have any questions about making a planned gift, please contact us. We would be happy to answer questions that you have.

Please let us know if you have already named us as a beneficiary of your life insurance policy or retirement assets. We would like to thank you and recognize you for your gift.