



Photo Credit: Michelle Drevlow

Tax-Smart Gifts for the Ocean



When you support Ocean Conservancy, your generosity helps protect and defend the ocean from threats like climate change, plastic pollution and overfishing. At Ocean Conservancy, we count on your passionate partnership so that, together, we can tackle these urgent threats to our ocean, our planet and all life that call them home. Did you know that cash donations are not the only way to support Ocean Conservancy?

These tax-smart giving opportunities can help you stretch your charitable dollars—and your impact—further.

Gifts of Appreciated Assets

When you make a gift of appreciated assets, you will generally be eligible to take a tax deduction for the fair market value of the asset. You may also avoid the capital gains tax rate of up to 20% and potentially the Medicare surtax of 3.8% that you would have otherwise incurred on the sale of the asset.

Publicly Traded Securities: Avoid paying capital gains taxes and receive an income tax deduction of up to 30% of your adjusted gross income.

A gift of publicly traded securities could be right for you if:

- You own publicly traded securities that you have owned for at least one year.
- Some of these securities have increased in value since you bought them.
- Some of these securities may provide you with little or no income.

To learn more about gifting publicly traded securities, such as stock, bonds and mutual funds, or to find stock transfer instructions, visit oceanconservancy.org/donate/gifts-stock/ or email stock@oceanconservancy.org.

Appreciated Real Estate:

Some reasons to consider a gift of real estate:

- You would like to make a truly transformational investment to ensure a healthy ocean future.
- You no longer want the responsibilities of being a landlord or the burdens of property management. Perhaps you need to replace rental or investment income from the property.
- You have a vacation property your family no longer uses.
- You would like to access some of the appreciated value of your property and minimize the tax burden of selling.

Ocean Conservancy gift planning professionals will work with you to determine if your gift of property can be accepted.

Gifts through Your Retirement Plan: Qualified Charitable Distributions

A qualified charitable distribution (QCD) or IRA Rollover from from your IRA allows you to make a significant gift while avoiding income taxes.

- If you are age 70.5 or older, you can make a gift directly from your IRA to Ocean Conservancy.
- If you are age 72 or older, you can satisfy all or a portion of your required minimum distribution (RMD) by making a gift directly to Ocean Conservancy from your IRA.
- While you are not eligible for a charitable tax deduction, by making the charitable contribution directly from your IRA, you avoid income tax on the distribution. You can give up to \$108,000 (\$216,000 for couples) per year to charity.

Giving and Getting Back

In addition to gifting appreciated assets outright, you may be able to fund a gift that provides lifetime income to you and/or another beneficiary, generates significant tax benefits and provides future support for Ocean Conservancy's work.

- **Charitable Gift Annuity**
 - Make a contribution of cash or appreciated securities of \$10,000 or more to create a gift that pays you and/or another beneficiary a fixed, guaranteed income for life.
 - Payments to you are based on your age (you must be 65 or older) and you may be eligible to receive an income tax deduction.
 - After your lifetime(s), the funds remaining support our work to defend the ocean.
 - If you are age 70.5 and older, you may be able to establish a charitable gift annuity with a QCD of up to \$54,000 (\$108,000 for couples) from your IRA.
- **Charitable Remainder Trust (CRT)**
 - Make a contribution of cash, securities, real estate or other appreciated assets to create a trust that pays you and/or another beneficiary a variable income for your lifetime.
 - You may be eligible to receive an income tax deduction and avoid paying immediate capital gains when gifting appreciated property.
 - Ocean Conservancy will receive the remainder of the funds after your lifetime.
 - Many supporters find that donating real estate to fund a CRT offers additional benefits, including the ability to relieve the burden of being a landlord and providing income to replace payments received from rents.



Download our other complimentary planning publications at
legacy.oceanconservancy.org/giving-options/real-estate

How Do I Learn More?

Choosing the right gift strategy is a powerful way to meet your financial and philanthropic needs now and in the future. To explore giving options that can benefit you and Ocean Conservancy, please contact us. We would like to work with you to design a gift that meets your unique objectives.

Ocean Conservancy's Legal Designation and Tax Identification Number

Ocean Conservancy, 1300 19th Street NW, 8th Floor, Washington, DC 20036

Tax ID Number: 23-7245152



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*This information is not intended as legal, accounting or other professional advice.
 As you begin to explore creating your ocean legacy, please consult your legal or tax advisor.*

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