COMMUNITY F
TAMPA BAY

Ways to Give Complete Guide

At Community Foundation Tampa Bay, we work with you to explore the types of giving options available and find an approach that reflects your goals, whether you're giving today or planning for the future.

Explore Non-Cash Gift Types

- Publicly Traded Securities
- Will or Trust
- Closely Held Business Interests
- Income Gifts
- Real Estate
- Life Insurance
- Retirement Assets
- Cryptocurrency

Ask Max ™

Our AI charitable planning assistant can help you compare gift options, understand potential benefits, and answer common questions as you consider the best way to support the causes you care about.

- Secure, expert-informed guidance to support your charitable planning
- Quick answers to common charitable giving and estate planning questions
- Interactive gift comparison tools to help you evaluate your options

Ask Max ™ about the right gift for you at cftampabay.org/planned-giving

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Gifts of Publicly Traded Securities

Why Give Publicly Traded Securities?

Gifting appreciated securities held for more than one year through a fund held at Community Foundation Tampa Bay can often provide greater tax advantages than giving cash. Through this type of gift, donors generally receive a charitable deduction for the fair market value of the asset while avoiding capital gains tax that could otherwise be realized through a sale. This approach can be especially effective for diversifying highly appreciated holdings, managing taxable income, or incorporating philanthropy into broader wealth and estate planning conversations.

Potential Benefits of Donating Securities

- Bypass capital gains tax on the increase in value
- Receive a charitable income tax deduction for the full fair market value (if you itemize)
- Maximize your charitable impact with a tax-free sale of donated shares.

Community Foundation Tampa Bay has the experience and administrative expertise to facilitate gifts of publicly traded securities efficiently and seamlessly.

Types of Securities You Can Donate

- Publicly Traded Stock
- Mutual Funds
- Corporate Bonds
- Exchange Traded Funds

How It Works

1 **Start the Conversation**
Connect with our team to discuss your goals and the type of securities you would like to give.

2 **Transfer Your Securities**
We'll provide simple instructions for transferring your assets from your brokerage account. Once received, the securities are typically sold, and the proceeds are directed to your charitable fund.

3 **Support the Causes You Care About**
You can recommend grants or allow your fund to support initiatives aligned with your philanthropic priorities.

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Gifts of Closely Held Business Interests

Why Give Closely Held Business Interests?

For many business owners, a closely held company represents a significant portion of their wealth. Contributing business interests prior to a sale or liquidity event may create meaningful charitable and tax advantages.

Potential Benefits of Donating Closely Held Business Interests:

- Bypass capital gains tax on donated shares
- Receive charitable income tax deduction based on appraised value of the gift
- Maximize your charitable impact with a tax-free sale of donated shares.
- Supporting succession, estate, and legacy planning goals
- Creating a flexible charitable giving vehicle through a fund at Community Foundation Tampa Bay

Types of Closely Held Business Interests You Can Donate

- Partnership
- C-Corporation
- S-Corporation
- Limited Liability Company

How It Works

Every gift of closely held business interests is unique. Our team works alongside donors and their legal, tax, and financial advisors to evaluate the proposed gift and structure it in a way that aligns with both charitable and financial objectives.

1. **Start the Conversation**
Connect with our team early in the planning process to discuss your goals, especially if a business sale or transition may be on the horizon. Working with the Community Foundation can help maximize potential tax and charitable benefits.

2. **Evaluate and Structure the Gift**
Community Foundation Tampa Bay and your advisors will review the ownership structure, valuation considerations, transfer restrictions, and timing of the proposed gift.

3. **Transfer Business Interests**
Once the gift structure is finalized and approved, ownership interests are transferred to Community Foundation Tampa Bay. We sell the donated shares tax-free and direct the proceeds to support your charitable fund.

4. **Support the Causes You Care About**
Your fund can provide long-term support for the nonprofits and charitable causes that matter most to you, creating a lasting philanthropic legacy.

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Gifts of Real Estate

Why Give Real Estate?

While most nonprofits are unable to accept gifts of real estate directly, giving through Community Foundation Tampa Bay allows donors to turn this type of asset into an impactful and tax-efficient gift.

Every real estate gift is unique. While donating appreciated property to charity is certainly achievable, this type of gift requires a level of expertise and administration that smaller community foundations and traditional financial institutions are usually not equipped to provide. Community Foundation Tampa Bay's experience, scale, and specialized staff position us to work closely with donors and their professional advisors to structure the gift appropriately and facilitate the process.

Potential Benefits of Donating Real Estate:

- Avoid the burden of selling the property yourself.
- Bypass capital gains tax.
- Receive charitable income tax deduction for the appraised value of the property.
- Maximize your charitable impact with a tax-free sale.

How It Works

1 **Start the Conversation**
Connect with our team to discuss your goals and the type of real estate you would like to give.

2 **Property Review and Planning**
Our team conducts due diligence and works with your advisors to review the property, including factors such as valuation, marketability, ownership structure, and potential tax considerations.

3 **Complete the Gift**
Once the gift is approved, ownership of the property is transferred to Community Foundation Tampa Bay. Typically, the property may then be sold, with proceeds directed to your charitable fund.

4 **Support the Causes You Care About**
Your fund can provide ongoing support for the nonprofits and charitable initiatives that matter most to you, creating impact both now and in the future.

Types of Real Estate You Can Donate

- Residential
- Commercial
- Vacation
- Undeveloped Land
- Rental Properties
- Agricultural

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Gifts of Retirement Assets

Why Give Retirement Assets?

Retirement assets can be one of the most effective ways to make a charitable gift while also supporting your broader financial and estate planning goals. Donors may choose to give directly from an IRA during their lifetime through a Qualified Charitable Distribution (QCD) or designate Community Foundation Tampa Bay as a beneficiary of retirement accounts such as IRAs, 401(k)s, or other qualified plans.

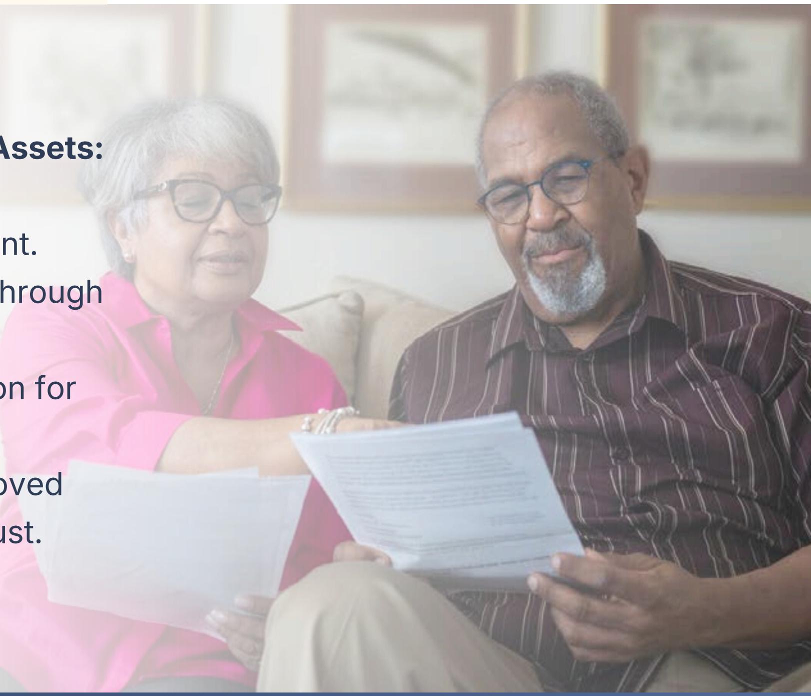
Because retirement assets may be subject to income taxes when passed to heirs, using these assets for charitable giving can help maximize the impact of your philanthropy while potentially reducing the tax burden on your estate and beneficiaries.

How It Works

1 **Start the Conversation**
Talk with our team about how to make a donation from retirement assets to charity.

2 **Build Your Customized Plan**
We'll work with you and your professional advisors to create a giving plan that achieves your financial and philanthropic goals.

3 **Grow Your Fund and Support the Causes You Care About**
We make giving simpler. You transfer retirement assets to a fund with us that benefits multiple charities that are important to you.



Potential Benefits of Donating Retirement Assets:

- Bypass income tax on the donated amount.
- Satisfy Required Minimum Distributions through charitable giving during your lifetime.
- Receive an estate tax charitable deduction for the value of a gift at death.
- Create an income stream for you or for loved ones through a Charitable Remainder Trust.

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Gifts of Retirement Assets

Why Give Retirement Assets?

Community Foundation Tampa Bay works closely with donors and their professional advisors to help structure charitable gifts from retirement assets in a way that supports both financial priorities and charitable goals. Whether you are making a current gift or planning for a future legacy, our team can help facilitate the process seamlessly and efficiently.

Ways to Donate Retirement Assets

Beneficiary Designation*

- Name a charity as a beneficiary of some or all of your retirement account.
- Receive an estate tax **deduction** for donated amount.
- Bypass income tax on donated amount.

Qualified Charitable Distribution**

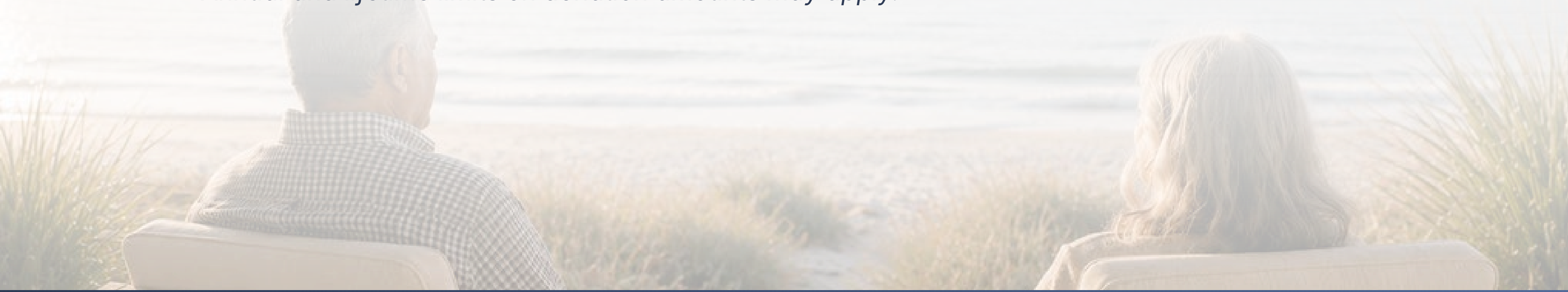
- Transfer money directly from an **IRA** to charity.
- Satisfy all or some of the **Required Minimum Distribution.**
- Bypass income tax on the donated amount.
- Transfer money directly from IRA to create a Charitable Gift Annuity or Charitable Remainder Trust***

Testamentary Charitable Remainder Trust

- Transfer money from retirement account to a **Charitable Remainder Trust** at death.
- Create **income stream** for loved ones.
- Defer income tax
- Potential **estate tax** deduction

**Sample Beneficiary Designation Language*
"Community Foundation Tampa Bay, a 501(c)(3) public charity, Federal Tax ID Number 59-3001853, for [INSERT NAME OF YOUR FUND]."

***Annual limits on donation amounts apply. Restrictions on gifts to certain fund types.*
**** Annual and lifetime limits on donation amounts may apply.*



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Gifts from a Will or Trust

Why Include a Charitable Gift in Your Will or Trust?

A planned gift through Community Foundation Tampa Bay can be tailored to reflect your values, family priorities, and long-term philanthropic goals.

Benefits of Donating Through Your Estate:

- Bypass capital gains and ordinary income taxes on donated assets.
- Receive an income tax deduction for the value of the donation.
- Maximize your charitable impact through a tax-free sale.
- Maintain flexibility and control over assets during your lifetime.
- Potentially reduce estate taxes through charitable deductions.
- Make it easier for family members and executors to fulfill your charitable wishes.
- Establish a charitable fund that can continue your philanthropic impact for generations.

Including a charitable gift in your will or trust can be a straightforward process completed as part of your broader estate planning. Community Foundation Tampa Bay can work alongside you and your advisors to help ensure your charitable intentions are clearly documented and aligned with your goals.

How It Works

1 **Start the Conversation**
We'll help you consider the causes, organizations, or areas of community impact you would like to support through your estate plans.

2 **Work with Community Foundation Tampa Bay and Your Advisors**
Our team will work with you and your attorney or estate planning professional to help incorporate charitable language into your will or trust documents. Community Foundation Tampa Bay can also provide sample language and discuss charitable fund options.*

3 **Establish Your Charitable Legacy**
We make giving simpler. You transfer estate assets to your fund at Community Foundation Tampa Bay that benefits multiple charities that are important to you.

**Sample Bequest Language:*

"I leave [insert dollar amount, specific asset, percentage or residuum of estate] to Community Foundation Tampa Bay, a 501(c)(3) public charity, Federal Tax ID Number 59-3001853, for the purpose of the [INSERT NAME OF YOUR FUND]."

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Income Gifts

Charitable Remainder Trusts | Charitable Gift Annuity

Charitable Remainder Trusts

A Charitable Remainder Trust (CRT) is an irrevocable trust that allows donors to contribute appreciated assets while creating a potential income stream for themselves or loved ones. The trust provides income payments for a set period of time, and when the trust term ends, the remaining assets support charitable causes through Community Foundation Tampa Bay.

Why Give Through a Charitable Remainder Trust?

Charitable Remainder Trusts (CRTs) can be a flexible way to support charitable goals while also providing an income stream for donors and their families. These trusts are often funded with appreciated assets such as securities, real estate, or closely held business interests.

Potential Benefits of a Charitable Remainder Trust:

- Bypass capital gains on donated assets.
- Create an income stream for yourself, spouse, and/or loved ones.
- Receive a charitable income tax deduction now.
- Simplify your estate
- Create a permanent charitable legacy

Charitable Remainder Trusts at a Glance

Feature	Charitable Remainder Trusts
Income Type	**Fixed or variable income** for life or term of years
Asset Types	Cash, securities, real estate, business interests, Qualified Charitable Distribution from IRA, **and more**
Maximum Income Beneficiaries	Unlimited
Complexity	Formal trust document
Minimum Gift	**None**
Charitable Income Tax Deduction	Yes
Estate Benefit	Yes

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Income Gifts

Charitable Remainder Trusts | Charitable Gift Annuity

How It Works

1 **Establish the Trust**
Work with your attorney, financial advisor, and Community Foundation Tampa Bay to determine whether a Charitable Remainder Trust aligns with your philanthropic and financial goals. The trust is then established with terms tailored to your situation.

2 **Fund the Trust**
Transfer appreciated assets into the trust.

3 **Receive Income Payments**
The trust provides income payments to you or other designated beneficiaries for life or for a specified number of years. Payment structures may vary depending on the type of trust established.

4 **Create a Lasting Charitable Impact**
At the conclusion of the trust term, the remaining assets are directed to charitable purposes through Community Foundation Tampa Bay, supporting the causes and organizations most meaningful to you.

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Income Gifts

Charitable Remainder Trusts | Charitable Gift Annuity

Charitable Gift Annuity

A Charitable Gift Annuity is a simple giving arrangement that allows a donor to support the causes they care about while receiving fixed payments for life. This can be a meaningful option for donors who want to make a future charitable impact while creating a predictable income stream during their lifetime.

Potential Benefits of a Charitable Gift Annuity:

- Bypass capital gains tax when funding the gift with appreciated assets
- Create a fixed income stream for yourself or for yourself and a loved one
- Simplify your estate
- Receive a charitable tax deduction now
- Create a permanent charitable legacy

Charitable Gift Annuities at a Glance

Feature	Charitable Gift Annuity
Income Type	**Fixed payments** for life
Asset Types to Establish	Cash, publicly traded securities, Qualified Charitable Distribution from IRA
Maximum Income Beneficiaries	Two
Complexity	Simple agreement
Minimum Gift	**$50,000**
Charitable Income Tax Deduction	Yes
Estate Benefit	Yes

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Gifts of Life Insurance

Why Give Life Insurance?

Life insurance can be an effective charitable planning tool for donors looking to support long-term philanthropy while preserving other assets for family or heirs. Depending on the structure of the gift, life insurance may also provide potential tax advantages. Donors may choose to name Community Foundation Tampa Bay as a beneficiary of an existing policy, transfer ownership of a policy, or establish a new policy to support future charitable giving.

Potential Benefits of Donating Life Insurance:

- Bypass income tax on donated policy
- Receive an income tax deduction for the appraised value of the donated policy
- Receive an income tax deduction for ongoing premium payments
- Receive an estate tax deduction for a charitable gift of beneficiary proceeds of life insurance

Types of Life Insurance You Can Donate:

- Term or Permanent
- Existing policy
- New policy

Ways to Give Life Insurance:

- Name Community Foundation Tampa Bay as a beneficiary of an existing policy
- Transfer ownership of a paid-up or existing policy
- Establish a new policy owned by Community Foundation Tampa Bay
- Use life insurance to support a charitable fund or long-term giving strategy

Beneficiary Designation	Assign Ownership of Policy
• Name a charity as a beneficiary of some or all of your life insurance policy. • Receive an **estate tax deduction** for donated amount.	• Name a charity as owner and beneficiary of the policy. • Receive income tax deduction for **appraised value** of donated policy. • Receive income tax deduction for any **ongoing premiums** paid.

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Gifts of Life Insurance

How It Works

1 **Start the Conversation**
Talk with our team about how to donate a life insurance policy to charity.

2 **Choose Your Giving Approach**
You may name Community Foundation Tampa Bay as a full or partial beneficiary of a policy, transfer ownership of an existing policy, or establish a new policy to support future charitable giving.

3 **Create Your Charitable Legacy**
When the policy benefit is ultimately received, proceeds can support the causes and organizations most meaningful to you through a charitable fund or other giving arrangement at Community Foundation Tampa Bay.

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Gifts of Cryptocurrency

Why Give Cryptocurrency?

Donating appreciated cryptocurrency directly to charity may provide greater tax advantages than selling the asset and contributing cash proceeds. Depending on the structure of the gift, donors may be able to avoid capital gains taxes while supporting long-term charitable goals.

Potential Benefits of Donating Cryptocurrency:

- Bypass gains on donated units
- Receive an income tax deduction for the value of the donation
- Maximize your charitable impact with a tax-free sale.

This type of charitable gift requires a level of expertise and administration that smaller community foundations and traditional financial institutions are typically not equipped to provide.

Community Foundation Tampa Bay's experience, scale, and specialized staff position us to help donors contribute a wide range of assets, including complex or nontraditional holdings such as cryptocurrency, through customized strategies designed to maximize both charitable impact and donor goals.

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How It Works

1 **Start the Conversation**
Talk with our team about the types of cryptocurrencies accepted at Community Foundation Tampa Bay.

2 **Create a Plan**
We'll work with you and your advisors to create a giving plan that achieves your philanthropic goals.

3 **Complete the Gift**
Transfer your cryptocurrency to a fund at Community Foundation Tampa Bay that benefits multiple charities that are important to you.