

Asset	Age (typical)	Amount	Associated benefits (subject to limitations)
Cash	Any age	Any amount	Tax deduction
Appreciated stock	Any age	Any amount	Tax deduction, no capital gains tax due
Donor-advised fund grant	Any age	Any amount	Tax deduction (at the time the assets are contributed to the fund, not at the time the grant is made)
Gift in your will	Any age	Any amount	Flexibility—pay nothing now, reduce the size of your estate later
Beneficiary designation	Any age	Any amount	Flexibility—pay nothing now, reduce the size of your estate later
Gift to an existing legacy fund	Any age	Any amount	Tax deduction, support meaningful program or area well into the future
Cryptocurrency	Any age	Any amount	Tax deduction, no capital gains tax due
Deferred charitable gift annuity	45+	\$15,000+	Tax deduction, income stream for yourself and/or someone else that begins at least a year in the future, tax benefits if funded with appreciated stock
Charitable gift annuity	55+	\$15,000+	Tax deduction, income stream for yourself and/or someone else that begins immediately, tax benefits if funded with appreciated stock
Real estate	55+	\$100,000+	Tax deduction, no capital gains tax due
Business interest	55+	\$100,000+	Tax deduction, no capital gains tax due
Charitable remainder trust	55+	\$100,000+	Tax deduction, no capital gains tax due, income stream for you and/or your named income beneficiaries
Charitable lead trust	55+	\$100,000+	Reduction in gift and estate taxes, no tax due on any appreciation of trust assets
Life insurance	70+	\$100,000+	Tax deduction if you make a gift of a policy, flexibility if you make a gift using a beneficiary designation.
Gift from an IRA (outright)	70½+	Up to \$108,000	No tax is due on the distribution, which counts toward your RMD
Gift from an IRA (life income)	70½+	Up to \$54,000	No tax is due on the distribution, which counts toward your RMD, and you create an income stream for yourself and/or your spouse
Blended gift	Any age	Any amount	Combine two or more gifts to meet your charitable goals and provide the benefits you desire