WAYS TO GIVE

Maximizing Your Impact While Minimizing Taxes

Supporting Citygate is about more than generosity — it can also be an opportunity to give in a tax-efficient way. Choosing the right strategy may allow you to enhance your impact while lowering taxes, leaving more resources for the causes you care about.

What's new for 2026

There are a few charitable giving tax law changes, beginning in 2026, to consider:

1. **Non-itemizers** can deduct up to $1,000 for single filers or $2,000 for married filing jointly for cash donations (an above-the-line deduction).
2. **Itemizers** face a new 0.5% floor of adjusted gross income (AGI). For example, a couple with $250,000 AGI can only deduct charitable donations exceeding $1,250.

01 Donate Appreciated Stock

Instead of selling appreciated investments and donating cash, consider giving publicly traded stock you've held for more than one year.

BENEFITS

- Avoid capital gains tax on the appreciation.
- Receive a charitable deduction for the fair market value (if you itemize and IRS rules are met).
- Citygate receives the full value of the gift.

Best for: **Investors with highly appreciated brokerage accounts.**

02 Qualified Charitable Distributions (QCDs)

If you are age **70½ or older**, you can donate directly from an IRA to a qualified charity.

BENEFITS

- Up to the annual IRS limit ($111,000) can be donated directly from your IRA.
- Counts toward your Required Minimum Distribution (RMD), if applicable.
- Excluded from taxable income, which may help reduce Medicare premiums and taxation of Social Security benefits.

Best for: **Retirees with traditional IRAs.**

03 Donor-Advised Fund (DAF)

A Donor-Advised Fund allows you to make a charitable contribution, receive an immediate tax deduction, and distribute grants to Citygate over time.

BENEFITS

- Immediate tax deduction.
- Best for those with appreciated assets (stocks, funds, business ownership).
- Simplifies recordkeeping by consolidating charitable receipts.
- Excellent for “bunching” charitable deductions in higher-income years.

Best for: **Families with variable income or significant charitable goals.**

04 Name Citygate as a Beneficiary

You can designate Citygate as a beneficiary of retirement accounts, life insurance policies, or investment accounts.

BENEFITS

- Simple to implement.
- May reduce estate taxes.
- Retirement assets can often be especially tax-efficient assets to leave to charity.

Best for: **Legacy and estate planning.**

05 Charitable Trusts

For larger charitable gifts, a Charitable Remainder Trust (CRT) or Charitable Lead Trust (CLT) may provide income, tax benefits, and support for Citygate.

BENEFITS

- Potential charitable deduction.
- Income stream (CRT).
- Estate planning advantages.
- Opportunity to leave a lasting ministry legacy.

Best for: **High-net-worth families and complex estate plans.**

Which Strategy Is Right for You?

The most effective giving strategy depends on your age, assets, income, and charitable objectives. A thoughtful plan can help you support Citygate in the most impactful and tax-efficient way possible.

STRATEGY	BEST FOR
Appreciated Stock	Investors with highly appreciated brokerage accounts
QCDs	Retirees (70½+) with traditional IRAs
Donor-Advised Fund	Families with variable income or significant charitable goals
Beneficiary Designation	Legacy and estate planning
Charitable Trusts	High-net-worth families and complex estate plans

> **Consider speaking with your financial advisor, tax professional, and estate planning attorney before implementing a charitable giving strategy.**

READY TO GIVE NOW?

Great — we have two ways to give stock.

Option 1 is the simplest route for most donors. Choose Option 2 if you or your financial advisor prefer a direct broker-to-broker transfer.

Option 1 Pushpay + Engiven

Citygate partners with Pushpay and Engiven to accept gifts of stock online. Engiven receives your stock, sells it, and sends Citygate the proceeds.

1. Go to citygate.tv/give and select **"Give by STOCK,"** or go straight to Citygate's Engiven stock giving page: platform.engiven.com/give/2316/widget/2405
2. Follow the prompts on Engiven's secure giving page.
3. Watch your email for next steps to complete the stock transfer through Engiven.

Option 2 Direct Transfer to Fidelity

Citygate Church also has an account with Fidelity for direct stock transfers. Give your broker the following information:

BROKER TRANSFER DETAILS	
Legal name of organization	Citygate Church of Cincinnati
Brokerage firm	Fidelity
DTC number	0226
Account number	Z40592014
EIN	31-1160686

Giving Cryptocurrency

Citygate also accepts gifts of cryptocurrency through Engiven. Like appreciated stock, crypto you've held for more than one year may let you avoid capital gains tax on the appreciation (if IRS rules are met). Go to citygate.tv/give and select **"Give by CRYPTO,"** or go straight to platform.engiven.com/give/2316/widget/2404.

> **Questions?** Email finance@citygate.tv or call **513-315-2418** and ask for the finance department.

Once a gift of stock or other securities is transferred to Citygate, Citygate has full discretion and authority to manage, sell, hold, or otherwise use those assets in accordance with our operating needs, ministry priorities, and financial policies. While donors may contribute appreciated securities as a generous and tax-efficient way to support the church, the transfer of those assets does not include the right to direct Citygate to retain specific stocks, investments, or securities after the gift is received. Citygate will make all decisions regarding the timing and handling of transferred assets in a manner that best supports the mission and ongoing needs of the church.