

## Giving now

**01 CASH OR CHECK**  
Make a donation to support micro-grants. Deduct up to 60% of your Adjusted Gross Income (AGI) if you itemize deductions.

**02 NAMED AWARD**  
Give \$2,500—cash, check, or card—to honor someone, such as a family member, or a focus area (e.g., The Angus Moloney Award for Social Impact).

**03 NAMED GIFT**  
Set up a special fund into which donations can be made in memory of an individual, such as a family member. Your minimum recurring gift is \$100/year, but the site is open for other donations at any time.

**04 GIFT OF STOCK/ SECURITIES**  
Deduct full market value of appreciated long-term assets you've held for more than a year (up to 30% of AGI if you itemize). Plus, pay no capital gains tax. If you are holding securities with a loss, you can sell first, take the capital loss then donate the cash.

## IRA CHARITABLE ROLLOVER

**05** If you are 70½ years or older, give up to \$100,000 from your IRA directly to a qualified charity, like Stardust, without having to pay income taxes. There is no tax deduction, so you benefit even if you do not itemize your deductions.

## Planned giving

### CHARITABLE GIFT ANNUITY

**06** Create a contract with our nonprofit authorizing transfers of cash or property to the foundation in exchange for a partial tax deduction and a lifetime stream of annual income from Stardust. You are eligible for a federal income tax charitable deduction if you itemize. At your passing, the remaining amount will be used by Stardust to support our mission.

### CHARITABLE REMAINDER TRUST

**07** These types of gifts may offer you tax benefits and the option for income. You receive reliable payments and at the end of the trust term, the balance goes to Stardust. There are two ways to receive payment: Annuity Trust or Unitrust.\*

## CHARITABLE LEAD TRUST

**08** Benefit from the tax savings that result from supporting a qualified charity like Stardust without giving up the assets that you'd like your family to receive as part of your estate. There are two ways that lead trusts make payments: Annuity Trust or Unitrust.\* At your passing, the remainder left in the trust will go to your beneficiaries.

## Giving later

### GIFT IN YOUR WILL/LIVING TRUST

**09** Specify a dollar amount or a percentage of your estate.

### BENEFICIARY DESIGNATIONS

**10** Designate Stardust as a full or partial beneficiary on IRAs and retirement plans or life insurance policies.

*Thanks for thinking of us!*

*\*Consult your Financial Advisor or CPA for details on each of these payment methods.*