



Help Holy Family Academy And Keep Your Hard-Earned Money From the Government

Planned Giving is Easy and Effective

It's Especially a Great Way for Grandparents to Help the School

You can avoid high capital gains tax on appreciated assets like stocks by donating them to the school

We are going through one of the biggest stock market increases in history now, but promised tax-cuts will not be passed any time soon. That means a lot of people have appreciated investments that could be subject to high capital gains tax. **You can avoid paying severe taxes on appreciated investments by donating stocks or other holdings to the school.** We are a non-profit charity, so your donation is also tax deductible.

Many seniors reach a point where they are required to take withdrawals from their IRAs. When withdrawals are taken, the deferred income tax comes due in addition to capital gains on appreciated holdings. Both of these can be avoided by donating IRA proceeds to the school.

Withdrawals from IRAs can be tax-free and tax-deductible

A Charitable Remainder Trust (CRT) lets you convert a highly appreciated asset (like stocks or investment real estate) into a lifetime income without paying capital gains tax when the asset is sold

With a CRT, you transfer the asset to an irrevocable trust. This removes it from your estate. You also get an immediate charitable income tax deduction.

The trust then sells the asset at market value, paying no capital gains tax, and reinvests in income-producing assets. For the rest of your life, the trust pays you an income. Since the principal has not been reduced by capital gains tax, you can receive more income over your lifetime than if you had sold the asset yourself. After you die, the trust assets go to benefit the school.

Bequests in your estate plans help you avoid estate taxes, which can be as high as 45% to 55%. They also continue your work and legacy after your death.

Bequests in your estate plans continue your work after death

**Please contact me directly if you would like to discuss planned giving opportunities.
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