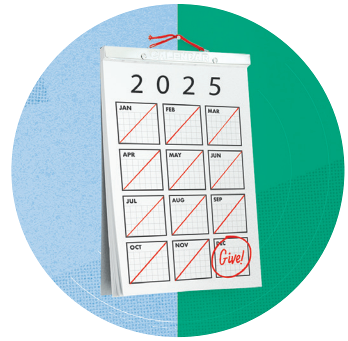
WatersEdge

SMART GIVING

Year-End Giving Strategies

Knowing Your Options Allows You To Make Greater Kingdom Impact



1 TAX BENEFITS OF GIVING

For those itemizing their tax deductions in 2025, the limit on an individual's charitable deduction remains 60% of adjusted gross income (AGI) for cash gifts and 30% of AGI for gifts of appreciated securities, cryptocurrency, and real property.

2 BUNCH YOUR GIFTS

Consider accelerating some of your 2026 giving and making a larger gift in 2025 to exceed the standard deduction threshold and benefit from the charitable deduction for itemizers. Starting in 2026, itemizers can only deduct charitable contributions exceeding 0.5% of their AGI for individuals or 1% for corporations. Itemize in 2025 and take the standard deduction in 2026 to maximize your gift.

3 BUNCH BETTER WITH DAFS

Life is busy, especially around the holidays. Let us handle the paperwork for you. Giving through a donor advised fund (DAF) allows you to manage all of your giving online in one place, while simultaneously multiplying your gifts and maximizing tax benefits. This is an even more powerful tool when paired with bunching your gifts.

If you accelerated your 2026 gift, and bunched it with 2025's gift, you now have two years of gifts contributed to your DAF. You unlock the benefit of itemizing, and the DAF can make grants on a schedule, too. So, your recurring donation to your ministry never misses a beat. Learn more at WatersEdge.com/DAF.

4 AGE-ADVANTAGED GIVING

If you are 70-1/2 or older, you can donate directly to ministry from your individual retirement account (IRA). This may reduce your current taxable income and may lower the tax liability for the account's beneficiaries following your death. Up to $54,000 of your IRA funds may be gifted to a charitable gift annuity. This is an excellent option for those 70-1/2 or older looking to benefit the Kingdom while also receiving fixed, dependable payments for life.

5 DEPENDABLE INCOME

The stock market's unpredictable nature highlights the attractiveness of fixed payments available through a charitable gift annuity. This giving solution provides you with a stable, lifetime income and a tax deduction.

After your passing, the annuity's remainder is given to ministry. Learn more at WatersEdge.com/CGA.

6 *SCHEDULE A REMINDER*

Make sure to mark your calendar with a giving deadline. Checks must be postmarked by December 31, 2025. The same deadline applies to giving online or by phone with a credit/debit card. Keep in mind that gifts of non-cash assets or income producing gifts should be initiated by early to mid-December to ensure the transfer is completed by the end of the year.

7 *CASH ISN'T (ALWAYS) KING*

Most people think of donating cash to ministry, but there are other options. WatersEdge may accept a gift of your real estate, cryptocurrency, crops, royalties, life insurance policies or stocks and securities. In some cases, if these assets have appreciated in value, you may be able to receive a double tax break by avoiding capital gains taxes.

8 *CONSIDER THE CHARITABLE SWAP*

The charitable swap is a wonderful charitable giving technique. Instead of donating cash, you donate appreciated stock, avoiding capital gains. After the waiting period, you can reinvest the cash in the same shares. This technique avoids gains regardless of itemization or the standard deduction. It also gives your shares a new cost basis, reducing the surprise tax burden if you liquidate assets in an emergency.

9 *GIVE WITH CONFIDENCE*

Check with your accountant or financial advisor to ensure you're getting the greatest tax advantage from your gifts. Our team is here to help you navigate the charitable giving process.

Together, We Can Make Your Gifts Go Further

WatersEdge exists to financially empower donors and ministries to transform lives with the Gospel. If you have questions about year-end giving, we're ready to help you minimize your taxable income and maximize Kingdom impact.

Mail checks to:
WatersEdge Advisors
Department 960598
Oklahoma City, OK 73196-0598

Tax ID Number:
EIN 73-0623038

Security Transfer Instructions:
Charles Schwab & Co., Inc.
DTC Clearing # 0164
The Baptist Foundation of Oklahoma
Acct # 9856-5521
Contact: David Depuy
Phone: 405-949-9500

Start A Conversation With Our Giving Professionals

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