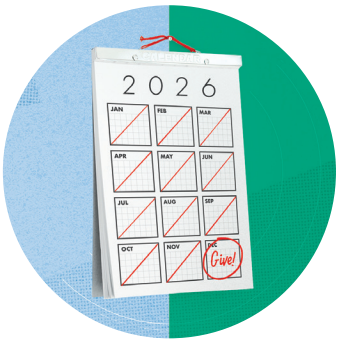
WatersEdge

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 2026, for gifts to public charities, 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.

For those who do not itemize their deductions, you can now also get a tax benefit from giving to charity! Non-itemizers can deduct up to $1,000 ($2,000 for married couples). If you haven't given yet, now is the time!

2 *BUNCH YOUR GIFTS*

Starting this year, those itemizing their deductions may only deduct charitable contributions in excess of 0.5% of your AGI for individuals or a full 1% for corporations. This is considered a charitable giving floor. This floor encourages a technique called bunching, which is the act of increasing the gift you make in 2026 and choosing to itemize your tax return, and take the increased standard deduction in 2027. Bunching reduces exposure to the floor and helps you get the most out of your charitable giving.

3 *SIMPLIFY WITH YOUR DAF*

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 2027 gift, and bunched it together with 2026's gift, you now have two years of gifts in your DAF made in 2026. You unlock the benefit of itemizing and the powerful ability to make grants on a schedule from your DAF, so your favorite ministries win by the blessing of recurring donations. 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 $55,000 of your IRA funds to be gifted to a charitable gift annuity. This is an excellent option for those 70-1/2 or older seeking

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, 2026. The same deadline applies to giving online or by phone with a credit/debit card. Keep in mind that gifts of non-cash assets, gifts from IRAs, and 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 that's just the start and the word of God encourages gifts from wealth in Proverbs 3:9-10. Your wealth is all of your accumulated assets, and not just what's in your checking out. WatersEdge is positioned to help by accepting gifts 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.

Bonus: Consider a charitable swap.
In short, give appreciated stock instead of cash, then use the cash you would have given to repurchase the same stock. By giving in this order, you may avoid capital gains tax on the donated shares while potentially resetting your cost basis on the repurchased shares—all while making the same charitable gift.

8 *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.

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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