

## Are you considering making a year-end gift?



Making a gift at the end of the year will have an impact on the lives of our most vulnerable neighbors.

Please take a moment to see which option might fit into your holiday giving plans!

All of us at FSL are grateful for the steadfast support of donors like you. If you would like to discuss any of these options, we are here to help.

You can reach us at 631-470-6770

### **1. Make a Gift of Appreciated Securities**

*Gifting long-term appreciated stock allows you to avoid capital gains on the appreciated securities owned for more than one year. Be sure to contact your broker early enough to complete your transaction before December 30, 2022.*

### **2. Sell depreciated assets and donate the cash**

*Unfortunately, 2022 was not good for all portfolios. If you would like to support FSL, but your stocks have fallen in value, it is best to sell them first and then donate the cash. This allows you to record the loss as an income tax deduction and qualify for a charitable deduction for the gift.*

### **3. Make an IRA Rollover Gift to Satisfy Your RMD or QCD**

*If you are 72 years or older and have not taken your Required Minimum Distribution (RMD) from your Traditional IRA, you can direct your tax administrator to make a direct, tax-free transfer to FSL. Those over the age of 70.5 years can take advantage of this charitable option, known as a qualified charitable distribution (QCD).*

### **4. Use a Donor Advised Fund (DAF) to Make Your Charitable Gifts**

*Setting up a DAF lets you make contributions that can be invested for tax-free growth and then used for charitable giving in subsequent years. If you have created a DAF, you can use it to make your year-end gift to FSL. You can also create a lasting legacy by naming FSL as a beneficiary of the fund.*

### **5. The easiest ways to give are the Donate Now Button or Text "FSL22" to 91999.**

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**A unique opportunity to Double Your Stock Gift's Impact with DonateStock  
Planning to support FSL with a stock donation?**

*From now until 12/31/2022 at 11:59 PM PST, your first stock donation through DonateStock will be matched up to \$1,000. You or a financial advisor can visit [DonateStock.com](https://DonateStock.com) today and select Family Service League (Huntington, NY) as your beneficiary, avoiding capital gains tax while deducting the fair market value of your stock donation — resulting in substantial tax savings and 2x the impact on our programs!*

**[CLICK HERE TO LEARN MORE](#)**

The information contained herein is offered for general informational and educational purposes. You should seek the advice of a financial planner and/or attorney for applicability to your own situation.

**Thank you for your consideration.  
Wishing you and yours a happy and healthy New Year!**

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