



Maximize Your Impact

Garden Gate Ranch's partners give because the work of restoration matters to them, and they see the Lord transforming hearts and lives through our ministry. Here are several ways to share your generosity today and in the future, ensuring continual healing services for the women and children that we serve.

Popular Ways to Give

1. **Cash:** Cash is the most common method of giving, and it provides an immediate impact. You may receive an income tax charitable deduction for the full value of the gift.
2. **Securities:** Stocks and publicly traded securities offer numerous tax advantages. Stocks can be transferred to us electronically through your broker.
3. **Wills & Trusts:** This method of giving is simple and effective in making a future gift to Garden Gate Ranch. A single sentence in these documents is all that is needed. You can give a specific item, an amount of money, a gift contingent upon certain events, or a percentage of your estate.
4. **Life Insurance:** If you find yourself wondering what to do with a policy you no longer need, consider donating it to Garden Gate Ranch or naming us as beneficiary.

Gifts that Pay You

5. **Charitable Gift Annuity:** This is an agreement that makes payments to you, and possibly another individual, for your lifetime(s), based on your ages at the time of your gift. The older you are at the start, the higher the payment. Plus, you are eligible for a partial income tax deduction.
6. **Deferred Charitable Gift Annuity:** This offers current tax benefits but delays the payments until you reach a pre-selected age. You receive a higher payment rate and a larger income tax deduction when you itemize, depending on your age and the length of the deferral period.
7. **Charitable Remainder Trust (CRT):** A CRT will pay you either a variable or fixed dollar amount—depending on whether you choose a unitrust or annuity trust, respectively—each year for the rest of your life or a term of years (up to 20) from assets you place in a trust. At the end of the term, the balance in the trust goes to charities of your choice. Along with this, you are eligible for a partial income tax deduction.

Other Tax-Wise Giving Solutions

8. **Retirement Plan or IRA Assets:** Garden Gate Ranch can receive the entirety of what is left to us from a retirement plan or IRA, as opposed to an individual who will be required to pay taxes at their ordinary income tax rate.

If 70½ or older, use qualified charitable distributions (QCDs) from your IRA to meet required minimum distributions by giving directly to a qualified charity. This allows you to avoid paying income taxes on this distribution, and the charity will receive more of the gift.

9. **Real Estate:** Giving real estate allows you to make a meaningful gift with potential tax benefits. You can donate real estate in several ways:

- *Give the appreciated property directly to Garden Gate Ranch.* This qualifies you for a tax deduction for the property's fair market value and eliminates the capital gains taxes when you've owned the real estate for more than one year.
- *Make a gift through your will or living trust.* Made as part of your estate plan, this type of gift supports future generations.
- *Consider a bargain sale.* In this method, Garden Gate Ranch purchases the property from you for less than its current value. You receive a charitable income tax deduction (when you itemize) for the difference between the sale price and the fair market value, which reduces your capital gains taxes and provides you with cash from the sale.



We're Here to Help

We're here to answer your questions and offer helpful tips toward maximizing your gifts. We are also happy to direct you to a trusted financial advisor, or you can inquire with your own.

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