





WHAT CAN I SHARE?



There are so many ways to give, but which choice makes the most sense?

-  **Appreciated securities?** A gift of appreciated securities allows you to avoid capital gains on an increase in value, which means a larger charitable gift and income tax deduction. For instructions on making an outright gift of securities, visit giving.northeastern.edu/ways-to-give/stocks-mutual-funds-ira-rollovers.
-  **Qualified charitable distribution from an IRA?** If you are 70.5 or older, these transfers are not included in your taxable income. If 73 or older, these gifts can satisfy all or a portion of a required minimum distribution. They can also be used to fund a charitable gift annuity that will provide an income for life (certain limitations apply). Visit plannedgiving.northeastern.edu/give-from-your-ira.
-  **Charitable gift annuity?** If you are age 55 or over, funding a gift annuity with long-term appreciated securities will not only provide you with reliable, fixed payments for life but will also offer financial benefits. You will receive a federal income tax deduction in the year the gift is made and eliminate part of the capital gains tax you would have paid by selling the securities. *Plus, the payout rates are the highest they've been in 16 years!* For more information on charitable gift annuities, visit plannedgiving.northeastern.edu/charitable-gift-annuities.
-  **Cash?** Always appreciated—and may be the simplest at the end of the year. To learn more visit giving.northeastern.edu/ways-to-give/credit-card-check-wire/.

Itemizing your taxes? Gifts of cash can be deducted against up to 60 percent of your adjusted gross income, with a five-year carryover for any unused amount. Gifts of securities can be deducted up to 30 percent of your adjusted gross income, with the same five-year carryover.

Enjoy the experience of sharing. Any choice or method you select will provide vital support to Northeastern, whether to a scholarship, faculty research, athletics, your school or college, or any program that is meaningful to you.

Consider the possibilities! For even more ideas visit: plannedgiving.northeastern.edu.

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