

# Giving at year-end can save you money



Reduce your taxes and give a gift

Did you know there are giving options that would lower your taxes and provide a larger impact to DAV? As a tax-exempt organization, DAV does not pay taxes when receiving certain gifts.

A gift of appreciated stock or mutual funds can double your tax benefit and help you avoid capital gains tax, while still receiving a charitable deduction for its full value when you itemize your tax return. When we receive a gift of stock or mutual funds, we pay no taxes upon selling these assets—so its full value helps veterans. Just remember, you must transfer the stock directly to DAV to avoid the capital gains tax, so please contact us for instructions. DAV then sells the securities and sends you a formal acknowledgment for tax purposes.

Are you at least 70½ years of age? A gift of a qualified

charitable distribution through your IRA will reduce your taxable income for the current tax year. Disabled veterans then benefit from the full value of your gift. Make your IRA qualified charitable distribution online by visiting [freewill.com/qcd/dav](http://freewill.com/qcd/dav), or contact our experts for transfer instructions and to let us know that your gift is coming and from which financial institution. This ensures the gift is credited as you would like and that we can personally thank you for your gift. IRA providers normally do not provide the donor's name and address when sending these gifts, so be sure to contact us.

At the end of the year, if you find that you are updating your future plans for giving to DAV, you may gift part or all of your retirement plan by designating DAV as a beneficiary. Retirement assets left to nonspousal heirs are heavily taxed and, since the passage of the December 2019 SECURE Act, must be withdrawn in just 10 years. Consider leaving other, lesser-taxed assets to your loved ones. This type of gift to DAV is easy. Just request a change of beneficiary form from your retirement plan provider and add DAV (Disabled American Veterans), P.O. Box 14301, Cincinnati, OH 45250; tax ID (EIN) 31-0263158 to the appropriate line. Then let us know so we can thank you.

To learn more about these and other ways to give to DAV, including through your will, trust or beneficiary designations, please contact one of our personal gift experts, including Judie List Sweeney, CFRE. We'd love to hear from you and express our gratitude for the significant impact you will have on veterans' lives!

*For more information about giving to DAV:*  
Call 800-216-9802, ext. 1

Email [giftplanning@dav.org](mailto:giftplanning@dav.org)

Visit [dav.giftplans.org](http://dav.giftplans.org)

Visit [freewill.com/dav](http://freewill.com/dav) to create a no-cost will

We encourage you to speak with your financial adviser(s) if you have questions about giving to charity.