

Planned Giving = Tax Benefits



Donations to support Siouxland Catholic Radio, 88.1 FM* further our ministry to evangelize, educate, and inspire. *Consult your advisor regarding your situation. *St. Gabriel Communications, Ltd., (DBA Siouxland Catholic Radio, 88.1 FM), is a 501(c)(3) charitable organization. Contact us at 701 West 5th Street, Sioux City, Iowa 51103 | 712-224-5342 | www.siouxlandcatholicradio.com.*



BEQUESTS

The most common approach is a bequest from your own will or trust or as a designated beneficiary of your IRA or pension. You can name a specific amount, a percentage, or a remainder of your estate.

*Benefits to you:

- Reduce the burden of taxes on your family.
- Leave a lasting legacy.



IRA QUALIFIED CHARITABLE DISTRIBUTION (QCD)

An IRA QCD allows people 70.5 years or older to reduce their taxable income by making a gift directly from their IRA to Siouxland Catholic Radio. Contact the IRA's custodian to make a direct transfer to Siouxland Catholic Radio.

*Benefits to you:

- Avoid taxes on transfers up to \$100,000 made directly from your IRA.
- Satisfy your yearly Required Minimum Distribution (RMD).
- Reduce your taxable income.



LIFE INSURANCE

You can list Siouxland Catholic Radio as a full or partial beneficiary of a life insurance policy. If you give the ownership of the entire policy to the Siouxland Catholic Radio, you may get a deduction for the cash value and be able to deduct future premium payments.

*Benefits to you:

- Reduce the size of your estate by gifting a policy that is no longer needed.
- Receive a tax deduction on future annual premiums if donating an entire policy.



STOCK OR APPRECIATED ASSETS

You can avoid tax on gains from the sale of the appreciated stock, bonds, and/or mutual funds for federal or state income tax purposes by making a gift to Siouxland Catholic Radio.

*Benefits to you:

- Usually, a cash gift and a gift of stocks or mutual funds generates the same income tax charitable deduction.
- An added benefit: avoid all capital gains tax on any increase in the value since you bought the stock.

"Throughout my priesthood, I have had people enter the Catholic Church or tell me about something they heard on Catholic Radio. All a person has to do is listen and potentially have their lives transformed by Christ."

Fr. Mark Beran, St. Augustine Indian Mission, Winnebago, Nebraska.