

A photograph of an older couple smiling and looking at each other in a park setting. The woman is wearing a dark patterned jacket, and the man is wearing a grey sweater and glasses.

# GROWING YOUR GIVING

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A yellow four-pointed star logo.

SAINT PAUL  
& MINNESOTA  
FOUNDATION



**A**s a giver, you may have many goals: support the causes and community organizations you care about most; provide for your loved ones; invest in social change. Working with the Saint Paul & Minnesota Foundation, you can determine how to best achieve your charitable goals. Our expert team will work with you and your professional advisors to create a giving plan that's right for you and provide for your philanthropy long-term.

## *What's your* CHARITABLE GOAL?

### **Stay involved in your philanthropy**

**DONOR ADVISED FUNDS** give you the flexibility to support the causes and organizations you believe in during your lifetime, and then give your family or friends the opportunity to continue to support the community for one or more generations.

### **Support specific charities**

**DESIGNATED FUNDS** provide long-term support to one or more charities that you name so that those organizations receive continued and reliable funding. You choose the nonprofits to support and we issue annual grants to those nonprofits — forever.

### **Provide funding for a broad purpose or geographic area**

**FIELD OF INTEREST FUNDS** let you identify a charitable purpose (e.g., the arts, education) or a geographic area. We will find effective nonprofits and ensure that annual grants align with your intent.

### **Invest in the community's changing needs**

**UNRESTRICTED GIFTS** make a permanent investment in the quality of life in the Twin Cities and Minnesota. Every year, your legacy will make grants to worthy nonprofits addressing emerging and changing community needs.



# ➤ Ways to support the community ➤

## *Today or in the future*

Based on your charitable goal, our team will work with you and your professional advisors to create a named fund at the Saint Paul & Minnesota Foundation which will allow you to make one or more charitable contributions when it's convenient for you, and then support the nonprofits and causes you care about, now or forever.

There are a variety of ways to make a gift, today or in the future. Many options can provide income during your lifetime or significant tax benefits — or both. We want to help you give in a way that aligns your goals with the needs of your family and community.

### **APPRECIATED SECURITIES**

Gifts of appreciated, publicly traded stock may provide an income tax deduction and may also help you avoid capital gains tax.

*Make a gift*  
**TODAY**

### **BUSINESS INTERESTS AND CLOSELY HELD STOCK**

If you own a business or hold stock in a closely held corporation, you may benefit from a tax deduction by donating these assets.

### **REAL ESTATE OR OTHER PROPERTY**

Donate your home or other property to charity, and you can remove the hassle and expense of managing or selling it. You also can donate your home, receive an immediate tax deduction and still live there for life.

### **CASH**

Cash is a quick and easy way to make a gift while also taking advantage of income tax benefits in the same year.

### **CHARITABLE LEAD TRUST**

By creating this kind of trust, you can support your favorite causes during your lifetime, leave the remaining assets to your heirs and possibly receive tax benefits.

### **PRIVATE FOUNDATION**

Private foundations can transfer their assets in whole or in part to a community foundation while retaining the donor's name and charitable goals. This also can lower administrative costs.

### **GIFTS THROUGH YOUR WILL**

Making a gift through your will is easy, and it also may reduce your taxable estate. This kind of gift "costs" you nothing during your lifetime, but it has the potential to impact the community forever.

*Make a gift*  
**LATER**

### **CHARITABLE REMAINDER TRUST**

This allows you to make a charitable gift, receive income throughout your lifetime and also possibly benefit from a tax deduction or reduction of capital gains tax.

### **CHARITABLE GIFT ANNUITY**

In return for your gift, you receive a guaranteed, fixed income for life at a rate that's often higher than that of a savings account or certificate of deposit. Plus, the remainder supports the causes you care about.

### **RETIREMENT ASSETS**

Your 401(k), IRA or other retirement plan may be taxed significantly if passed on to your heirs, yet it's tax-free to charity and can be used to benefit nonprofits in your community.

### **LIFE INSURANCE**

By donating a life insurance policy or naming your fund at the Foundation as a beneficiary to support the issues important to you, you may be able to deduct future premium payments and avoid some estate taxes.



**KEN AND NINA ROTHCHILD** grew up during the Great Depression without much money. Later, Ken became a successful businessman while Nina worked in the public sector. Their experiences, combined with their longtime enjoyment of the arts, have shaped their philanthropy, and they established three funds at the Saint Paul & Minnesota Foundation.

Through their donor advised fund, they support the community today, and their children will continue the family's philanthropy. Through their designated funds, to be funded through their estate plan, they will continue to support several small nonprofits with annual gifts — forever.

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## We're here to help

Contact our Philanthropic Services team to start the conversation. We're available by phone, in person or via email and can work with you and your professional advisors to develop a plan that's right for you.

**651.224.5463 • [philanthropy@spmcf.org](mailto:philanthropy@spmcf.org)**

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*Disclaimer: This information is not intended to substitute for legal or tax advice. For information on how a charitable gift may affect your personal situation, please consult with your professional advisors.*

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✦ **SAINT PAUL & MINNESOTA FOUNDATION**

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