

# Giving Any Asset

When people think about giving to charity, they often go straight to writing a check, but it's wise to consider other non-cash options too. Did you know research shows that about 90 percent of wealth is actually held in non-cash assets? Many people incorrectly assume the value of their estate is much less than it actually is — and miss out on important opportunities to further charitable causes or bless their loved ones in significant ways!

## Here Are a Few Examples of Non-Cash Assets

- Charitable gifts from a will or trust
- Individual Retirement Accounts (IRAs)
- Real estate
- Business interests
- Life insurance
- Appreciated assets like stocks, bonds and mutual funds
- Farm commodities
- Personal property
- Oil, gas and mineral rights




Who is wise and understanding among you? Let them show it by their good life, by deeds done in the humility that comes from wisdom.

James 3:13

**Giving non-cash assets can help you reduce or eliminate capital gains tax** when you transfer part or all of your assets to a charitable organization before the sale. You'll receive a tax deduction (and see significant savings on your income tax returns), and your favorite charity will be blessed with more. It's a really wise way to give — and the impact will last for generations.

When you explore other ways to give the assets entrusted to you, you may be able to increase your potential impact and experience personal tax savings. It may require a little out-of-the-box thinking, but giving your assets could prove to be a great way to leave a legacy for generations to come.



**Kalamazoo Gospel Ministries**  
448 N Burdick Street  
Kalamazoo, MI 49007  
(269) 345-2974  
[kzoogospel.legacywill.org](http://kzoogospel.legacywill.org)

This material has been prepared to provide general information regarding the subject matter covered. It is not intended to serve as legal, tax, or other financial advice. You should consult with your own attorney, CPA, or other advisor regarding your specific circumstance.