A GUIDE TO

Tax-Advantaged Giving

Practical ways to make your generosity go further, for Wild Salmon Center (WSC), or any cause close to your heart.

Wild Salmon Center

Why Tax-Advantaged Giving Matters

Writing a check or making an online gift are wonderful ways to support the causes you care about. But depending on your assets and financial situation, there may be a way to give that costs you less, benefits you more at tax time, or lets your generosity extend well beyond your lifetime, all while making a greater impact for wild salmon and their home rivers.

Tax-advantaged giving is a way of using the specific asset or method you give with, not just cash, to reduce what you owe in taxes.

Gift Type	Best If You...	Key Tax Benefit	First Step
Appreciated Stock	Hold investments now worth more than you paid	Avoid capital gains tax	Request account/info from WSC, contact your broker
IRA - Qualified Charitable Distribution	Are 70½+ with a traditional IRA, need to satisfy mandated RMDs	Excludes gift from taxable income	Call your IRA custodian
Donor-Advised Fund	Want to give over time, one charitable receipt	Deduction at time of contribution to DAF	Log in to your DAF portal
Bequest / Beneficiary	Want to give through your will, trust, insurance policy, or retirement account	Reduces estate & income tax exposure	Update your will, beneficiary form, or DAF succession plan

Wild Salmon Center is a U.S. qualified 501(c)(3) nonprofit organization. We do not provide legal or tax advice. As with any decision involving your assets, charitable giving, and estate planning, we strongly encourage you to seek the advice of a professional advisor.

Wild Salmon Center | Tax ID 94-3166095 | PO Box 10026, Portland, OR 97296

Tax-Advantaged Ways to Give

Gifts of Stock & Appreciated Securities

What it is: Donating stock, mutual funds, or other securities you've held for more than a year.

Best for: Donors holding appreciated investments who want to maximize impact and minimize taxes.

Tax benefit: You avoid capital gains tax on the appreciation and deduct the full fair-market value.

How to get started: *Email donate@wildsalmoncenter.org for transfer instructions, then transfer shares via your broker or directly through your own brokerage portal.*

Donor-Advised Funds (DAF)

What it is: A charitable giving account—held at a sponsoring organization like Fidelity Charitable, Schwab Charitable, or a community foundation—that you fund and then recommend grants from over time.

Best for: Donors consolidating giving or involving family in decisions.

Tax benefit: You deduct when you contribute to the fund, then grant on your own timeline with one tax receipt to track.

How to get started: Log in to your DAF sponsor's portal to recommend a one-time or recurring grant.

Good to know: *You can direct any of your DAF's remaining assets to WSC by making us a charitable beneficiary in your Fund's succession plan.*

NEXT STEPS

If any of these options sound like a fit for you, we're here to help.

1. Contact us with questions, no commitment required.

2. Talk with your financial advisor, accountant, or attorney about what makes sense for your situation.

3. Let us know if you've already included Wild Salmon Center in your estate plans, so we can thank you properly and ensure your wishes are honored.

IRA Qualified Charitable Distribution (QCD)

What it is: A direct transfer of funds from your IRA to a qualified charity, made by your IRA administrator.

Best for: Donors age 70½ or older with a traditional IRA, especially those who don't itemize deductions.

Tax benefit: The distribution is excluded from your taxable income, and if you're subject to Required Minimum Distributions (RMDs), it can count toward that year's RMD.

How to get started: Ask your IRA administrator to process a QCD directly to Wild Salmon Center.

Good to know: *QCDs are capped annually and must go directly to a public charity.*

Legacy Gifts: Bequests, Trusts & Beneficiary Designations

What it is: Including a charity in your will or trust, or as a beneficiary of a retirement account, life insurance policy, or a DAF.

Best for: Anyone who wants lasting impact without affecting today's finances, no minimum gift size.

Tax benefit: Costs nothing during your lifetime, can reduce estate taxes, and can help heirs offset income tax.

How to get started: Update your will or trust with your attorney, or your beneficiary form for retirement, insurance, or DAF accounts. We offer sample bequest language and a free online will-writing tool.

Good to know: *Gifts made to beneficiaries from retirement accounts and/or insurance policies typically don't go through probate.*

QUESTIONS?

Contact:
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(971) 255-5562

General Questions:
(971) 255-5556 or *donate@wildsalmoncenter.org*