

Your giving in action.

How to Give

From easy to complex - we are here to help.

Contact Us

Checks or Online Giving

Ready to make a gift to an existing fund but prefer to mail or drop off a check?

Our mailing and physical address is:

Moline Regional Community Foundation 1601 River Drive, Suite 210 Moline, IL 61265

Checks should be made to Moline Regional Community Foundation and please include the specific fund to which you would like the gift applied. To view a full list of the funds or to give online please click HERE

Stocks and Marketable Securities

Work with your investment professional to facilitate a transfer which will allow you to deduct their current market value as a charitable contribution and avoid capital gains tax on the appreciation.

Bequests

As part of your estate plan, a simple way to make a gift by working with your attorney to include language in your will or trust. *Click here* to learn about how bequests work to ensure you receive an estate tax charitable deduction, reduce the tax burden on your family, and leave your legacy to a local nonprofit.

Retirement Assets

If you may not use all your retirement assets such as an IRA, 401(k), 403(b), pension or other tax deferred plan, consider donating this to your fund or directly to the Moline Regional Community Foundation.

Donors 70 ½ and older can make tax-free Qualified Charitable Distributions (QCDs) of up to \$100,000 per individual, or \$200,000 per married couple, from your traditional IRAs. For Donors 72 and older, QCDs can count toward your Required Minimum Distributions (RMDs) while lowering your Adjusted Gross Income. Distributions to any Foundation fund (except donor-advised funds) will qualify but must be made directly from your IRA account.

Life Insurance

A simple way to donate your life insurance policy is to designate the Foundation as a beneficiary. You can transfer ownership of a paid-up policy, donate the policy dividends, or name the MRCF as the policy's designated owner and beneficiary, making annual tax-deductible gifts to us in the amount of any required premium. Under this convenient arrangement, the MRCF pays the annual premium.

Charitable Gift Annuities

In exchange for cash or property, the MRCF will pay the donor or beneficiary guaranteed fixed payments for life or a designated number of years. The size of the payments depends on age; however, a portion may be tax-free. The gift portion of the annuity will be tax-deductible. **Click here to learn more.**

While less common, charitable lead or remainder trusts, gifts of land, business, commodities, antiquities, and crypto currency are all options. Please <u>contact us</u> to discuss.



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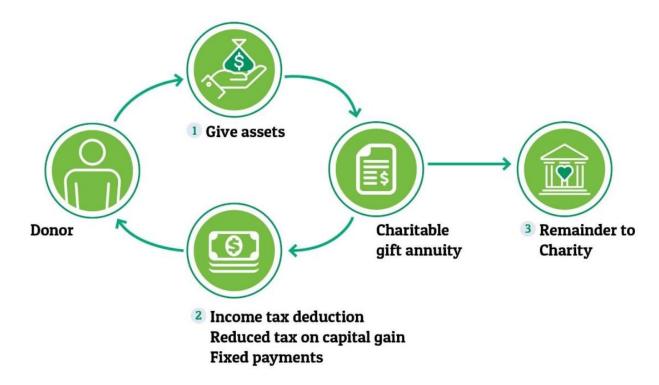
How a Charitable Gift Annuity Works:

Based on a contract between you and the Moline Regional Community Foundation, a donation of cash or stock is made and in return the MRCF will make payments to you and a loved one. Payments are based on the age of the person(s) receiving and are a fixed amount and provide an opportunity for tax-free income.

Payments may start immediately or be deferred to allow for larger payouts amounts.

Donors who utilize cash receive an immediate income tax deduction (if you itemize) while those who choose stock can avoid the capital gains tax.

After your lifetime, the remaining value will be distributed to the established endowment fund you created to support the non-profits or causes you care about.



For additional information or questions, please <u>contact us</u> and we will be happy to assist you.