

WAYS TO DONATE: STOCKS, UNITED WAY, ETC.

There are four ways to maximize your Gift to JSMW for year-end tax benefits for yourself and Charitable organization like JSMW.

1. Receive a tax deduction with a cash gift: Deduct up to 50% of your Annual Gross Income (AGI) if you itemize deductions. When cash gifts exceed this limit, carry over the excess donation for up to five additional years. Various ways to make cash donation to JSMW:
 - Write a check payable to 'JSMW' and mail it to: JSMW at P.O. Box 4548 Silver Spring, MD 20914
 - Pay online using your credit card, debit card, or your checking account information via PayPal using following link: <https://jsmw.org/supportjsmw/>
 - Contact our Treasurer, Pragnesh Shah, at (301) 305-4261 to make donation using a credit card.
2. Avoid capital gains tax with a gift to JSMW of appreciated securities: Claim a federal income tax charitable deduction for the full appreciated value of the securities held for more than one year up to 30% of your AGI. If the value exceeds this limit, carry over the excess deduction for up to five years. There will be no capital gains tax for the gifted securities.
3. Make a gift and receive income: Consider a charitable gift annuity or a charitable remainder trust. Both produce an immediate income tax deduction for the charitable value of your gift and income payments that can start immediately or in the future. Additional benefits apply if your gift is funded with appreciated securities.
4. IRA charitable Rollover: If you are 70 ½ or older, you can transfer up to \$100,000 directly from a traditional IRA to the JSMW. The distribution counts towards some or all of IRA's required minimum distribution (RMD) and the transfer is excluded from taxable income.

For making gift to JSMW using stocks/securities directly to JSMW account from your brokerage account using method

#2, #3 or #4 listed above, you will need to provide following information to your financial institution:

- Name of Broker / Clearing Firm: NFS (National Financial Services)
- Name of the Account: Jain Society of Metropolitan Washington (JSMW)
- Account number: STL-157090
- DTC Number: 0226
- Phone Number: 800-747-6111

If you have any additional questions for item #2, #3, or #4, please feel free to call JSMW broker Raju Desai at (410) 992-4904 or email him at r.sdesai@yahoo.com and mention JSMW.