BADGLEY+PHELPS
WEALTH MANAGERS

Smart Strategies for Charitable Giving and Tax Savings

Based in the Pacific Northwest, Badgley Phelps has served clients as a Registered Investment Advisory firm since 1966. We collaborate with high-net-worth individuals and families as well as corporations and foundations from across the country.



Cash vs. Appreciated Stock

Cash gifts are the most common type of charitable donation.
Gifting appreciated stock offers extra benefits:

- Deduct the fair market value of the stock.
- Avoid paying capital gains tax on the appreciation.



Qualified Charitable Distributions (QCDs)

Available to those age 70½ and older.
Counts towards your Required Minimum Distribution (RMD) once you're 73+.
Up to $108,000 annually can be excluded from taxable income.
Big advantage: Directly reduce taxable income (not just itemized deduction).



Donor Advised Funds (DAFs)

Useful if the standard deduction means you don't see a tax benefit from yearly gifts.
Strategy: "Bunch" donations by making several years' worth of gifts at once.
Benefits:

- Deduct the entire amount now.
- Spread out actual charitable disbursements over future years.



Company Matching

Many employers offer matching gift programs, which can double (or even triple) the impact of your donation.
Check with your HR or benefits department and submit the matching gift form.
This is one of the simplest ways to maximize your charitable impact.