

# indian hill music

## Other Ways to Give

There are numerous tax-beneficial ways to give to Indian Hill Music:

### Donor Advised Funds

Giving through your Donor Advised Fund (DAF) allows you to combine the most favorable tax benefits with the flexibility to support your favorite charities. Increasingly popular charitable vehicles, DAFs are an excellent way to both simplify your charitable giving and facilitate your strategic philanthropic goals.

### Gifts of Securities

A gift of appreciated securities (stocks, bonds, mutual funds) that you have held for more than one year is frequently an economical way to give to Indian Hill Music. You may be eligible to take a federal income tax deduction equal to the fair market value of the stock on the date of the gift for up to 30 percent of your adjusted gross income and may avoid tax on the capital gain.

Ask your broker to transfer the securities directly to the Indian Hill Music account at Fidelity:

**Indian Hill Arts, Inc.**  
**Fidelity Ultra Service Account**  
**DTC: 0226**  
**Account: X10-253049**  
**Indian Hill Music Federal Tax I.D. number: 04-2867945**

If you or your broker have questions about a transfer of securities, please contact Debra Gorfine at [debra@indianhillmusic.org](mailto:debra@indianhillmusic.org) or [\(978\) 486-9524 x109](tel:(978)486-9524x109).



### Tax-Free Contribution from Your IRA

If you are age 70½ or older, you can take advantage of an easy way to support Indian Hill Music and receive tax benefits in return. With an IRA charitable rollover—also known as a Qualified Charitable Distribution—you can transfer up to \$100,000 per person (\$200,000/ couple) per year from a traditional or Roth IRA directly to Indian Hill Music. Simply notify your IRA administrator of your desire to support Indian Hill Music via your IRA and they will send the donation directly to us.

## **Why Consider This Option?**

- Your gift will be put to use today, allowing you to see it in action.
- You pay no income taxes on the gift. The transfer generates neither taxable income nor a tax deduction, so you benefit even if you do not itemize your deductions.
- You can use your gift to satisfy all or part of your Required Minimum Distribution (RMD) for the year.
- Since the gift doesn't count as income, it can reduce your adjusted gross income. This may help lower your Medicare premiums and decrease the amount of Social Security that is subject to tax.



## **Corporate Matching Gifts**

Many employers will match contributions made to Indian Hill Music by their employees. Ask your employer's HR department if your company has a matching gift program. Each company has its own guidelines for employees, spouses, retirees and widows/widowers.

Once you've made your gift to Indian Hill Music, send us a completed matching gift form provided by your employer or request a match through your employer's online matching gift site. By taking advantage of your company's matching gift benefit, you may be able to double - or even triple - the amount of your contribution.

For more information about giving to Indian Hill Music, contact Catherine Coleman, Director of Development, via [email](#) or at (978) 261-3800 x102.

**PLEASE NOTE:** This information is general in nature and provided with the understanding that Indian Hill Music is not engaged in rendering legal, accounting, tax or other professional advice. Before making any decision or taking any action, you should consult your own legal, accounting, tax or other professional advisor.