

The Blessings of Bunching

A Tax-Wise Strategy for Year-End Giving?

Many faithful supporters have discovered they can no longer give enough in a single year to exceed the standard deduction threshold (because of its increase in recent years). As a result, they miss out on some of the tax benefits that come with their generosity.

Thankfully, there's a smart and powerful solution: bunching charitable gifts.



Bunching is a strategy combining multiple years' worth of gifts into a single year, often through a donor-advised fund. By doing so, you may exceed the standard deduction in your giving year, reducing your overall tax burden.

The Stewards Fund, a trusted, Christ-honoring donor-advised fund, makes bunching both practical and purposeful.

Here's how it works:

- **Give in one year.** Make a larger, tax-deductible gift of cash, stock, real estate, or other assets into your Stewards Fund in a single year—perhaps giving what you might usually give over two or three years—and receive an immediate tax deduction at the time of your giving. Then you can take the standard deduction for the following year or two.
- **Distribute over time.** At any time, based on your giving pattern or whenever you feel led to give, recommend grants from your Stewards Fund account to **Positive Options** and the other causes close to your heart.
- **Keep it simple.** Enjoy streamlined recordkeeping, simple online grant recommendations, and the flexibility to give quickly and freely as the Holy Spirit leads you.

Bunching through the Stewards Fund allows you to *give more and give well*. It's a simple way to honor God, provide for ministry, reduce your taxes, *and* experience the joy of impactful giving—both now and in the future.

*Is bunching the right strategy for you? To learn more about bunching, the Stewards Fund, and other smart and powerful ways to support **Positive Options**, Contact **Marilyn** by calling 616.396.8127 or email: plannedgiving@lpcenters.com.*