



Thank you for your consideration in helping the Class of '68 55th reunion project. The following brief guide lists options on how to make a gift or pledge. For more information contact Dale Zschoche (dale.zschoche@afacademyfoundation.org) or Raz Doherty (raz.doherty@afacademyfoundation.org) at the Air Force Academy Foundation.

Gifts of Cash

Checks should be payable to the Air Force Academy Foundation, with the notation line specifying either the Cyber Team or '68 Markers. Or you can [give online](#).

Gifts of Appreciated Assets

Giving appreciated assets, such as publicly traded securities owned for at least one year, can result in significant tax benefits. Donors are entitled to a charitable deduction equal to the full fair market value of the securities (e.g. stocks, bonds, mutual funds) and there is no tax on the gain. Donations of real estate, although subject to thorough due-diligence, also benefit from gain exclusion. [More information](#).

Qualified Charitable Distributions from IRAs

If you own an Individual Retirement Account (IRA), there are advantages in arranging a direct transfer of your required minimum distribution (RMD). You may request the administrator of your traditional or Roth IRA to send to the Foundation all or a portion of the RMD (up to \$100,000). This amount counts toward the RMD for the year, and will not be included in your adjusted gross income. [More information](#).

Future Legacy Gift

Arranging a bequest in your will or trust is a good method of making a commitment to the class project, either in addition or in lieu of other ways to donate. You may add language in your legal document, or use a supplemental addition, called a codicil, to your existing plans. [More information](#).

Donor Advised Funds

Donor advised funds (DAF) have become an increasingly popular tactic in financial management and philanthropy. You simply give an amount to a DAF, which are offered by various investment firms and community foundations, and then request distributions to the Foundation. A charitable tax deduction is available in the year of the gift to the DAF. [More information](#).

Gifts That Give You Income for Life

Another tax-wise alternative is to use your appreciated assets to fund life income gifts, such as gift annuities or charitable remainder trusts. This kind of gift allows you to avoid tax on some or all of your capital gain, and you will receive income for life. A current income tax deduction may be available for the year you establish the life income plan. Several options are available, depending on your circumstances, and the Foundation can provide illustrations comparing them and showing benefits. [More information](#).

Gifts of Beneficiary Designations

An attractive option is to designate the Foundation as the future recipient of some or all of what's left in various accounts you currently hold. Some examples include, but are not limited to:

- Retirement plans, such as an IRA, 401(k), 403(b), or other qualified plan
- Savings and checking accounts
- Brokerage accounts
- Mutual funds
- Donor advised funds