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Personal Planning Newsletter

Winter 2026

+++ In This Issue:

- Avoid Taxes on Your IRA
- New Income and New Tax Benefits
- Ease the Pains of Capital Gains

+++ **A World of
Opportunities**
Estate Planning
Provides Peace



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Avoid Taxes +++ on your IRA



It may seem difficult to believe, but paying taxes on your IRA may not be as mandatory as you think. This is true even if you must take Required Minimum Distributions (RMDs). With an IRA QCD you can avoid paying taxes on your IRA. You should know how to use this option to your advantage.

If you are 73 or older you have already felt the government's pressure to distribute money from your IRA. Along with that distribution, the government forces you to pay income tax. However, the same government that created the IRA and the RMD also gives you the QCD. Unfortunately, many people just do not know about it.

With the QCD, you ask your IRA administrator to transfer funds directly from it to your church. You cannot take the distribution yourself. When the administrator transfers the funds, you pay no income tax. You will not receive an income tax deduction, though, on the transferred funds.

The government adjusts the amount you can use for the QCD each year, so check with us for the latest numbers. If you want to be even more creative with your QCD, fund a charitable gift annuity. You can only do this once, and there are other limits. **Visit our website or contact us to learn all your choices for your IRA.**

You can satisfy your RMD up to an annual limit.



New Income +++ and New Tax Benefits



When you fund a charitable gift annuity with our organization, we will send you fixed payments for as long as you live. You also receive an income tax deduction the year you fund it for part of the funding amount.

It's not often you can create a new income stream **that gives you tax benefits.**

A gift annuity gives you:

- Favorable rates that provide you fixed payments for life
- Payments to you, or to you and your spouse
- The satisfaction of knowing that after paying you, your CGA supports your church and our organization.

However, a charitable gift annuity does exactly that.

As a bonus, the CGA can also give you capital gains benefits. Fund it by transferring stock (never selling it) and you pay no capital gains on the transfer. Some of your capital gains are eliminated, and some are spread over the life of the annuity. The gift annuity is so flexible, it offers more options as well. Contact us to learn what your rate would be as well as all your choices and tax benefits.



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Ease the Pains +++ of Capital Gains

If you have stock you want to sell but have hesitated because of capital gains, there is an option you need to know. You can take advantage of your wise investing without paying capital gains taxes.

Smart investors use their stock to make their charitable gifts. They do this by transferring stock to a nonprofit organization like your church. It is important to never sell the stock. When you do this, you receive an income tax deduction for the current value of the stock but pay no capital gains.

As a bonus, you can use the money you would have given to charity to buy the same stock at the new, higher basis.

Help yourself even as
you help your church

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