

# PIH's Guide for Tax-Smart Giving

2025 AND BEYOND



Dear Friend,

During tax season and toward the end of the calendar year, many PIH supporters ask about tax-smart giving options to inform their short- and long-term giving plans. **The following is an overview of some of PIH’s most popular options for increasing your impact in 2024 and beyond:**

## GIVING TODAY

### Appreciated Stock ..... 3

Consider [donating your appreciated stock to PIH](#) to avoid paying taxes on the capital gains! If you itemize deductions and you’ve owned the stock for more than one year, you may be able to take a charitable deduction for the full fair market value of the donated assets.

### Cryptocurrency ..... 5

The tradable digital asset is taxed in a manner similar to stocks or real property and subject to capital gains taxes. [When you gift the asset to PIH](#), you avoid the sale of the cryptocurrency that could trigger adverse tax consequences.

## GIVING TOMORROW

### Beneficiary Designations ..... 7

Pre-tax assets in your IRA, 401(k), or other qualified retirement plan will be subject to income tax when distributed to a non-charitable beneficiary. Making PIH a beneficiary of your retirement account allows the full value of your donation to benefit PIH patients around the world and may be more tax-efficient for your loved ones. [Learn more!](#)

**Donor-Advised Fund “Successor” Designation:** If you have a donor advised fund, have you planned for what will happen with the remaining philanthropic-designated dollars left in the account at the end of your lifetime? Did you know you can designate PIH as a charitable beneficiary of your fund? You may have the opportunity to designate PIH as your preferred choice. Contact your donor-advised fund institution to ensure your succession plan is in place!

## GIVING IN RETIREMENT

### IRA Gifts (Qualified Charitable Distributions) ..... 9

Are you 70.5 or older, and do you have a traditional IRA (or know someone who does)? In many cases, IRA giving is 100% tax-free and can help you fulfill your required minimum distribution.

[Learn more and make your first qualified charitable distribution to PIH this summer!](#)

### Charitable Gift Annuities ..... 11

If you are at least 60 years old, you can receive fixed income payments for life with a gift of cash or securities to PIH. [Run a sample calculation or request a personalized illustration today!](#)

**Special Note:** You can fund a charitable gift annuity with stock! And, after a recent legislative update, donors may also be able to fund a charitable gift annuity with their IRA qualified charitable distribution! [You can learn more about this unique opportunity here!](#)

You will find more details about these gift giving options in the following pages.

In the event PIH is already in your charitable estate plans, thank you, and please tell us, either by emailing [giftplanning@pih.org](mailto:giftplanning@pih.org) or by [sharing through our online page!](#) We want to thank every PIH legacy supporter, [welcome them into Tom's Circle](#), and ensure we can fulfill each intended legacy.

**Thank you for your critical support and for intentionally considering how PIH can help you achieve your financial and philanthropic goals and how you can help cure injustice.**

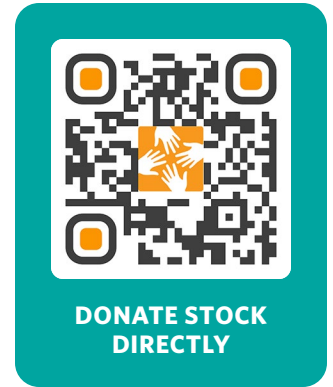


To request support with tax-smart giving or establishing your legacy gift plan, please contact our Gift Planning team at [giftplanning@pih.org](mailto:giftplanning@pih.org) or 857-880-5717.

# Giving Today: Giving Stock

## Choose Wisely When Giving Assets

Choosing the most tax-wise assets to use when making charitable gifts can result in significant tax savings. By maximizing your tax benefits, you might find you are able to support programs and have impact you never thought possible with the resources you have. Assets that have appreciated in value should always be considered first for use when making a charitable gift. The most frequently used non-cash assets for these gifts are stocks and mutual funds.



## Understanding the Tax Laws

The tax laws are advantageous for gifts to charity of stock and stock mutual funds (and bonds) that have (1) appreciated in value; and (2) you have owned for at least one year. By giving appreciated securities qualifying for long-term capital gain tax treatment, you avoid paying capital gain taxes that would be due had you sold the shares. You will receive an income tax charitable deduction for the fair market value of the shares transferred, the same as you would receive had you made the gift by writing a check. Once the shares are transferred to us, we will promptly sell them and pay no taxes as we are tax exempt.

### CAVEAT

You must follow the IRS rules to receive the tax advantages of giving appreciated stock:

- ▶ The shares must be transferred to us, to be sold by us. If you sell the shares first and transfer the cash, you must pay the capital gain taxes.

### Cash Gifts vs. Stock Gifts\*

**Example:** Samantha wants to make a \$10,000 gift to a favorite charity. She has cash and could write a check for \$10,000. For many years she has owned shares of a stock that have appreciated significantly. After Samantha consulted with her tax advisor, she decides to give \$10,000 worth of stock. The shares she is giving cost Samantha \$1000.

\*Based on rates recommended by the American Council on Gift Annuities (subject to change).

	Cash Gift	Stock Gift
a. Gift value	\$10,000	\$10,000
b. Income tax deduction	\$10,000	\$10,000
c. Income tax saved (at a 39.6% rate)	\$3,960	\$3,960
d. Purchase price		\$1,000
e. Increase in value		\$9,000
f. Tax avoided on gain (at a 20% rate)		\$1,800
g. Total tax savings (c+f)	\$3,960	\$5,760

- ▶ You must have owned the shares for at least one year. If you owned the shares for less than one year, then you can only deduct the lesser of the market value on the date of the gift or the cost basis of the shares (i.e. what you paid for the shares).

- ▶ To get the benefit of the income tax charitable deduction, you must itemize deductions on your federal income tax return.



To receive further information and assistance on stocks **please contact Christopher Rogers:**

617-631-9947

[crogers@pih.org](mailto:crogers@pih.org)

## Giving Strategies

- ▶ If the stock or mutual funds have gone down in value, you could sell the shares and give cash to us. That way you can deduct on your personal tax return the capital loss.
- ▶ Perhaps you own shares of stock in a company that have appreciated considerably in value, and believe they will appreciate further. If you have cash to purchase replacement shares of the stock, then use the shares you currently own to make your gift to us. Then use your cash to purchase replacement shares at the current market value. By doing this you will have avoided paying capital gains on the shares you donated, and you will have acquired new shares in the company with a new—and higher—cost basis.

## To Make a Gift of Securities

### OPTION 1

Visit [PIH.org/stock](https://pih.org/stock) to donate stock directly.

### OPTION 2

1. Please contact Christopher Rogers at 617-631-9947 or at [crogers@pih.org](mailto:crogers@pih.org) to let us know the name of the securities that you wish to transfer and the purpose for which you want your gift to be used. It is important that you inform us that you are transferring securities so that we can properly acknowledge your gift.
2. Contact your broker and provide contact information for Christopher Rogers and also the name and contact information for our broker, provided below.

**Bank Name:** Fidelity

**Transfer To:** National Financial Services Corporation | 1-800-544-5704

**Beneficiary:** Partners In Health, A Nonprofit Corporation

**Account Number:** Z75920177 (the first digit is "Z" as in "Zebra")

**DTC Number:** 0226

# Giving Today: Giving Cryptocurrency

## What is Cryptocurrency?

Cryptocurrencies, also called crypto, are digital or virtual forms of money. They are increasingly being used to buy goods and services and as investment vehicles for long- and short-term gains, like property or stocks.

## Gifting Cryptocurrency

A gift of cryptocurrency, the tradable digital asset or digital form of money, can be an excellent way to advance the mission of Partners In Health. The I.R.S. treats bitcoin and other virtual currencies as property rather than a currency, meaning that they are taxed in a manner similar to stocks or real property and subject to capital gains taxes if held as a capital asset in the donor's hands. Partners In Health has partnered with Crypto for Charity by FreeWill to ensure a simple and effective solution for securely and instantly transferring crypto donations to support our lifesaving health care around the world.

### A gift of virtual currency may be right for you if:

- ▶ You own virtual currency that you bought at least one year ago.
- ▶ The virtual currency has grown significantly in value since you bought them.
- ▶ You want to save income taxes or capital gains taxes.
- ▶ You would like to make a meaningful gift to Partners In Health.

Owners of cryptocurrency are aware that prices can change rapidly. To limit the risk of price volatility, the cryptocurrency is liquidated as soon as practical and we use the gift immediately for accessible and high-quality health care. As with other non-cash contributions, you must be careful to transfer ownership of the cryptocurrency itself to Partners In Health; avoid directing the sale of the cryptocurrency yourself because that could trigger adverse tax consequences for you.

## Income Tax Charitable Deductions with PIH

Your contribution may qualify for an income tax charitable deduction. If you owned your cryptocurrency for more than one year, your deduction will be for the current dollar value of the cryptocurrency. If your deduction is more than \$5,000, you will need to obtain a qualified appraisal to document the value of the cryptocurrency. Partners In Health's partner Crypto for Charity by FreeWill will provide you with a written acknowledgment showing the date of the gift and a description of the cryptocurrency you contributed.

[Start your cryptocurrency gift today!](#)



# Cryptocurrency FAQ

## Why do supporters like to give cryptocurrency?

Many crypto investors have seen significant appreciation in the values of their crypto assets in recent years. As the regulatory landscape matures, many are encountering capital gains tax for the first time—and realizing the benefits they can receive by donating their crypto to charity instead of selling it.

Like property or stocks in the U.S., cryptocurrencies are subject to federal capital gains taxes, which are taxed when an individual sells the asset. The crypto tax rate for federal taxes is the same as the capital gains tax rate. For long-term capital gains (holding the coin for 365+ days), taxes range from 0-20% depending on income. For short-term capital gains (holding the coin for 365 days or less), capital gains are taxed at income tax rates of 10-37%.

When supporters give crypto directly to charity, they avoid capital gains taxes. They may also receive a federal tax deduction against their income tax for the full value of the gift.

This means it costs supporters less to make a gift of cryptocurrency than it would to sell their crypto and give the proceeds in cash.

## Why does PIH accept cryptocurrency?

Nearly one in five Americans have invested in, traded, or used cryptocurrency. Recent research shows unprecedented generosity among cryptocurrency owners, especially millennials (three quarters of cryptocurrency donors are under 45). PIH is not an expert in cryptocurrency but we are experts at delivering high-quality health care to those who need it most and welcome support from partners across age and socioeconomic statuses to help make this critical work possible.

## Which cryptocurrencies do you accept?

Over 100+ currencies and NFTs are now receivable by PIH. PIH's crypto tool Crypto for Charity by FreeWill is the most comprehensive product for crypto generosity and accepts a variety of cryptocurrencies, NFTs, and even NFT drop proceeds.

## What fees are taken from my gift for the transaction?

Our partner Crypto for Charity by FreeWill takes zero fees from the supporter and there are no transaction fees. 100% of the net proceeds goes to PIH.

## What happens to my cryptocurrency once it is donated through your platform?

PIH accepts cryptocurrency through Crypto for Charity. Crypto for Charity acknowledges the supporter for the gift, liquidates the asset, and sends the proceeds to PIH to have an immediate impact on our lifesaving work around the world. PIH does not have to touch the asset for the organization to use it!

## Can cryptocurrency gifts be matched?

[Use PIH's employer match search tool](#) to see if you can have the impact of your gift double or tripled today!



For more information about this gift or other ways to support PIH, please **contact the Gift Planning team:**

857-880-5717

[giftplanning@pih.org](mailto:giftplanning@pih.org)

## What is cryptogiving Tuesday?

#CryptoGivingTuesday is the largest giving day for crypto fundraising. It takes place annually on the Tuesday after the Thanksgiving holiday.

## Can I donate anonymously?

Contact information must be provided to receive a tax receipt for any gift.

## Is donating crypto safe and secure?

Yes, giving via Crypto for Charity is entirely secure. Crypto for Charity accepts and then liquidates the crypto before distributing the donation to PIH. Donors will immediately receive a tax acknowledgment letter for their donation to Partners In Health from Crypto for Charity.

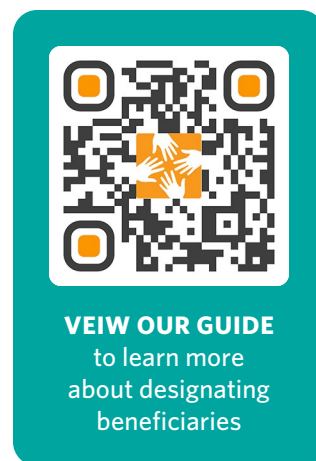
## Can you donate cryptocurrency to PIH from outside the United States?

Yes.

# Giving Tomorrow: Beneficiary Designations

## A Legacy Made Simple

Would you like to help continue PIH's critical work for generations to come? You can do this by designating Partners In Health as a beneficiary of certain assets or accounts you own. If you have an IRA, 401(k), life insurance policy, donor advised fund, bank, or brokerage account, these are called "non-probate assets" and they can be planned for separately from a will. You arrange your gift now and at your passing your gift becomes a legacy gift for Partners In Health. You can name Partners In Health as the sole beneficiary of your assets or as one of several beneficiaries. For example, you can use some of your assets to make a donation and the rest to provide for family members or other loved ones.



## BENEFITS

- ▶ **Flexible.** Assets remain in your control should you need them.
- ▶ **Easy to arrange.** Doesn't require a change to your will.
- ▶ **Revocable.** You can change your gift designation at any time.
- ▶ **Tax-wise.** Funds passing by beneficiary designation to Partners In Health are not subject to income nor estate tax. This means 100% of your gift is available for use by PIH, as you direct.
- ▶ **Family-friendly.** You can name family or other loved ones to benefit from some of the asset, with PIH receiving the remaining portion.
- ▶ **Support your cause.** Your gift helps ensure PIH has the resources it needs to fulfill its mission and serve future generations.



## RETIREMENT ASSETS

These include IRAs (regardless of the type of IRA) and most qualified retirement plans, such as 401(k) and 403(b) plans. Request a Beneficiary Designation Form from your plan administrator and designate PIH as a beneficiary of either a percentage of your plan balance or of a specific dollar amount.

A gift of retirement assets has the added advantage of being among the most tax-wise ways to make an estate gift. This is because many of your retirement assets, if left to individuals, will be subject to income tax when they receive distributions. In the case of most non-spouses, those distributions must take place within 10 years, potentially pushing designated beneficiaries into higher tax brackets.

With a gift to a non-profit such as PIH, 100 percent of the funds are available to PIH for its charitable purposes. If you want to remember us in your estate plan, it is often better to leave other types of assets—cash, securities, real estate—to your heirs and give the more heavily taxed retirement asset to Partners In Health.

## Even if there are no specific tax benefits, what other accounts can I consider for a beneficiary designation?

### LIFE INSURANCE POLICIES

Simply complete and return to your insurance company a form designating that PIH receive all or a portion of the death benefit associated with your life insurance policy.

### DONOR ADVISED FUNDS

Every donor advised fund has a legacy beneficiary. If you have a donor advised fund and do not list one yourself, the legacy beneficiary defaults to the financial institution hosting your fund. Listing your own beneficiary allows you to control your social agency and use your own charitable dollars to have an impact on the causes that mean most to you.

### COMMERCIAL ANNUITY CONTRACTS

A commercial annuity will sometimes have a remaining value at the end of the annuitant's lifetime. You can name PIH to receive all or part of this amount by designating it as a beneficiary (sole or partial) on the appropriate form from the insurance company.

### BANK ACCOUNT

You can instruct your bank to pay to PIH all or a portion of what remains in your checking or savings account. Your bank can provide you with the appropriate beneficiary designation form.

### INVESTMENT ACCOUNT

You can instruct your investment company to transfer to PIH some or all investments held in your account at the time of your passing. Your broker or agent can let you know the process for doing this—it may be as simple as adding “T.O.D. to Partners In Health” after your name on the account.



For more information about this gift or other ways to support PIH through retirement, **contact the Gift Planning team:**

857-880-5717

[giftplanning@pih.org](mailto:giftplanning@pih.org)

## IRA Beneficiary Designation Supporter Spotlight

### Donna Nixon

Donna Nixon's first gift to Partners In Health came after she watched the documentary "Bending the Arc". Donna was impressed with PIH's unique mission and community-empowering approach as she learned more, and began giving monthly.



**"Traditional charity leaves much of the underlying conditions that cause health, social, and economic disparities in place. PIH eliminates the conditions that create health inequities. I don't want to pour money into an open wound. I want to help permanently heal the conditions that caused the harm."**

As Donna began to consider her estate plans, her reflections on the inequities that PIH works to heal inspired her to list PIH as a charitable beneficiary of her retirement account. "The legacies of colonialism are directly connected to the circumstances people in PIH-served communities endure. If my ancestors were not forcibly shipped to the U.S., I might be in similar circumstances. I want to do what I can to improve lives, especially in Haiti and across Africa."

Donna encourages other PIH supporters to seek education about the estate planning process. "Learn the best ways that you can set up your estate for giving. The easiest and fastest way for me was through a beneficiary designation."

## **Giving in Retirement: IRA Qualified Charitable Distributions**

For individuals age 70 ½ or older, an IRA Qualified Charitable Distribution (QCD) can be a great way to make a tax-free gift to Partners In Health, satisfy your Required Minimum Distribution (RMD), and continue to sustain PIH's work throughout retirement.

### What are the benefits of a QCD gift?

- ▶ Transfer tax-free gifts from your IRA to Partners In Health.
- ▶ Under current law, every IRA account holder must withdraw a RMD annually beginning at age 73. The RMD is treated as ordinary income for tax purposes. A QCD counts toward your RMD without increasing your taxable income.
- ▶ If you don't itemize deductions and are not yet required to take your RMD, a QCD offers all of the benefits of an itemized income tax charitable deduction.
- ▶ IRA gifts may be used to satisfy multiyear gift pledges.

## How Do I Qualify?

- ▶ You must be 70 ½ years or older at the time of the gift.
- ▶ Gifts must come from a traditional IRA or Roth IRA.
- ▶ Gifts must go directly from your IRA to Partners In Health. If you deposit your RMD and write a personal check, it will increase your taxable income.

## How can I make a QCD and know PIH received it?

[Use our online tool today to create a QCD.](#) It only takes a couple of minutes to complete and PIH will be notified about your gift. You can also print out the forms you need and complete your gift offline. This tool works with all major IRA custodians.

Or, if you initiate your QCD directly with your custodian, please request the check is made out to “Partners In Health” and mail it to: Partners In Health PO Box 996 Frederick, MD 21705-9942. Please complete PIH’s QCD Notification Form found here: [PIH.org/IRA\\_QCD](https://pih.org/IRA_QCD).

**Note:** PIH’s tax identification number (EIN) is 04-3567502.

Make your QCD as early as feasible. It is important to allow sufficient time for your check to clear, ensure the funds are withdrawn during your preferred tax year, and avoid up to a 50% tax penalty for not taking an RMD.

## Are there restrictions on QCDs?

- ▶ In 2024, the withdrawal may not exceed \$105,000 annually per individual. A married couple with separate IRAs may each transfer \$105,000 annually.
- ▶ Non-IRA qualified retirement plans, like 401k and 403b plans, are not eligible for making a QCD.
- ▶ A QCD is only eligible for outright donations and cannot be given to a donor advised fund, supporting organization, or private foundation.
- ▶ In exchange for benefits such as tickets to an event.
- ▶ To fund a charitable gift annuity.

## How do I use my check-writing privileges to transfer funds from my IRA to PIH?

Some custodians offer check-writing privileges to allow you to make a gift directly. If you wish to make a gift with a check from your IRA account, please make it out to “Partners In Health” and mail it to:

Partners In Health  
PO Box 996 Frederick, MD 21705-9942



**MAKE A QUALIFIED  
CHARITABLE  
DISTRIBUTION**



For more information about this gift or other ways to support PIH through retirement, please **contact the Gift Planning team:**

857-880-5717  
[giftplanning@pih.org](mailto:giftplanning@pih.org)

# Giving in Retirement: Charitable Gift Annuities

## A Gift that Gives Back

Would you like to support Partners In Health but are hesitant to do so because of the current market uncertainties? Perhaps you are concerned about being able to meet your future needs. Other donors who feel the same way have discovered the joy of supporting PIH [through a charitable gift annuity](#).

A charitable gift annuity is a contract between you and PIH that provides advantages for both. You can make a gift and receive immediate financial benefits. By funding a charitable gift annuity you will provide valuable support to Partners In Health and receive a charitable income tax deduction and fixed payments for your lifetime or the lifetime of a loved one.

Charitable gift annuities may be funded with cash or securities. The payout rate on a charitable gift annuity is a fixed rate based on the age of the donor at the time the gift is made. Payments may be made to one or two income beneficiaries.

### A charitable gift annuity could be right for you if:

- ▶ You want to maintain or increase your cash flow.
- ▶ You want the security of fixed, dependable payments for life.
- ▶ You want to save income taxes or capital gains taxes.
- ▶ You would like income that may be partially tax-free.
- ▶ You are considering a gift amount of \$10,000 or more.
- ▶ You are at least 60 years of age (with payments starting at 65).

## BENEFITS

- ▶ **Guaranteed fixed payments for life.** The annuitants you name will receive fixed annual payments for life, backed by the general resources of Partners In Health. With attractive annuity rates, your cash flow may increase from what you currently receive from your asset.
- ▶ **Federal and state income tax deduction.** You will receive an income tax deduction in the year of your gift to be used for immediate tax savings. This is usually 20%–40% of your gift amount.
- ▶ **Favorable capital gains tax treatment.** If you fund the annuity with long term appreciated securities (ones you have held for more than one year), you will incur tax on only part of the gain. If you name yourself as an annuitant, this tax will be spread out over many years. In other words, some of the capital gain is forgiven completely and the other portion is spread out over your life expectancy.



RUN A SAMPLE  
ILLUSTRATION  
TODAY



To receive further information and assistance on charitable gift annuities please **contact our Gift Planning Office:**

857-880-5717  
[giftplanning@pih.org](mailto:giftplanning@pih.org)

- ▶ **Reduced estate costs.** Your estate may enjoy reduced probate costs and estate taxes.
- ▶ **Support Partners In Health.** You will have the satisfaction of knowing your generous support will be used to ease pain, cure illness, and save lives in the communities we have the great privilege of serving.

### GUARANTEED FIXED PAYMENTS FOR LIFE

- ▶ A portion of your payments may be nontaxable.
- ▶ Charitable income tax deduction for a portion of the gift.
- ▶ Reduced capital gains taxes.

### Sample Annuity Rates\*

**Example:** Beth J., age 76, contributes \$10,000 cash and receives a lifetime annuity of \$610, of which \$428 is tax-free for approximately the first twelve years. She receives an income tax deduction of \$4,955 resulting in tax savings when she claims it.

Gift Amount	Age	Payment Rate	Annuity	Deduction
\$10,000	65	4.8%	\$480	\$4,051
\$10,000	70	5.3%	\$530	\$4,423
\$10,000	75	6.0%	\$600	\$4,818
\$10,000	80	7.0%	\$700	\$5,196

\*Based on rates recommended by the American Council on Gift Annuities (subject to change).



“For the first time in my life, I was able to give with complete confidence knowing that my donations would be used in the best possible way.”

**Thomas J. White,**  
Co-Founder, Partners In Health

## CGA Supporter Spotlight

### Meredith “Mimi” Zabolio

Mimi spent time in rural Haiti researching child malnutrition and learned about PIH when a friend gave her “Mountains Beyond Mountains.”

“I worked with dedicated Haitian physicians and nurses but there are not enough of them. I am so pleased PIH continues to train and empower local medical staff. It is this long-term perspective that has me committed to PIH.”



Mimi wanted to give more to PIH and increase her income through retirement. Establishing a charitable gift annuity allowed her to create a legacy with PIH and receive dependable payments for life.

Reflecting on her legacy with PIH, she shared: “PIH is building the future, not just alleviating immediate needs. This approach will have a more permanent benefit in the long run.”

## Giving in Retirement: IRA QCD-Funded Charitable Gift Annuities

### The IRA Charitable Distribution Gift Annuity Plan

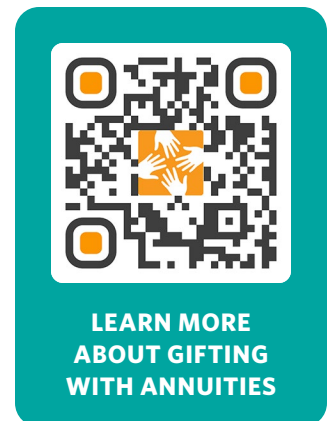
#### GIVE FROM YOUR IRA AND RECEIVE A LIFETIME OF PAYMENTS

Donors over 70½ can receive a lifetime of payments in return for a contribution to Partners In Health from their IRA account. This gift plan combines a charitable gift annuity and a Qualified Charitable Distribution (QCD) from an IRA. Let’s see how it works.

#### CHARITABLE DISTRIBUTION GIFT ANNUITY

Under a new law effective in 2023, some donors can make a QCD in exchange for a [charitable gift annuity](#). There are some rules and limitations:

- ▶ You can exercise this option only once during your lifetime.
- ▶ There is an aggregate limit of \$53,000 for 2024.
- ▶ The entire payment you receive from your charitable gift annuity will be subject to income tax.
- ▶ You can include your spouse as a recipient of the annuity payment.
- ▶ There is no income tax deduction for this contribution, although there is no tax on the QCD either.



**Example:** Consider Alan, a 75 year old who would like to make a special contribution to support Partners In Health. Alan has substantial assets in his IRA, and he knows that he is facing a RMD this year. Even though he doesn't really need the income, Alan knows that his RMD is going to increase his income tax. Instead, Alan chooses to make a \$53,000 QCD to Partners In Health in exchange for a charitable gift annuity which will pay him \$3,710 (7%) per year for the rest of his lifetime. Alan understands that he is allowed to make this election only one time, but he is looking forward to securing a stream of payments for his lifetime while reducing his RMD and making a generous contribution to Partners In Health.

Please contact the Legacy Gift Planning team at [giftplanning@pih.org](mailto:giftplanning@pih.org) or call 857-880-5717 for more information. We would be happy to work with you and your advisors to help determine whether this new option is right for you.



To receive further information and assistance on QCD-funded charitable gift annuities please

**contact our Gift Planning Office:**

857-880-5717

[giftplanning@pih.org](mailto:giftplanning@pih.org)

**Gift Planning Team**

[legacy.pih.org](http://legacy.pih.org)

| [giftplanning@pih.org](mailto:giftplanning@pih.org)

| 857-880-5717

