



SOS CHILDREN'S
VILLAGES

The tax-smart giving guide for child advocates

*Leverage your portfolio's hidden impact to deliver more safe,
loving homes to the children who need you most.*

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A quick note from Jennie

Director of child advocacy (and child sponsor)



When you think of changing the world, I bet “non-cash assets” aren’t the first three words that pop in your head.

And you’re not alone!

Many of us haven’t thought about the life-changing impact hidden in our asset portfolios. And yet, smart financial planning can ensure your philanthropic legacy—transforming children’s lives now and for generations to come.

Seems abstract, I know, but when I imagine the real-life power of tax-smart giving, I always think of Kat Corbett.

Kat dedicated her life and career to shaping young minds with the academic and practical knowledge children need to succeed—first founding an elementary school in Toronto, Canada, and then opening the only racially-integrated private school in Florida in 1971.

A staunch believer in the power of compassion, Kat supported many causes, generously donating her time and resources regularly to many nonprofits, including SOS Children’s Villages.

“She was a true philanthropist in her generosity,” Hillary Corbett, Kat’s daughter, said. “She would sometimes mention to me one organization or another, but I was touched to find that her contacts at these organizations considered her a true friend, not just a donor.”

Kat passed away in May 2023 at the age of 83, but her legacy of love and selflessness lives on in those she educated and inspired—and the lives she’s changing through her compassionate legacy gift to SOS.

A younger version of Kat might not have expected that, today, an estimated 600,000 children in Cambodia would be growing up without parents. Hungry, terrified, experiencing homelessness and other traumatic events, these children are completely alone.

But generous gifts like Kat’s are changing this. Legacy gifts are helping equip SOS caregivers in Cambodia with the trauma-informed training they need to become the loving presence in children’s lives—creating safe, nurturing homes for children without parents.

That’s why we created this guide: To simplify tax-smart giving and help you maximize your impact, so that, one day, you might leave a powerful legacy of love like Kat—or increase your life-changing impact for a child or family now.

Because planning for the future and changing a child’s life today are not mutually exclusive.

Your assets aren’t just numbers buried in an account or digits blinking up at you from a spreadsheet. Your assets, and how you choose to use them, have the potential to create a future where no child grows up alone.

And that truly changes the world.





A strategic giving strategy for lasting impact

Founded in the devastating aftermath of World War II, SOS Children's Villages is the world's largest organization providing safe, loving homes to children without parental care.

For more than 75 years and in more than 130 countries and territories, SOS has been raising children with everything they need—loving families, healthy food, quality education, professional health care and more—*all because of supporters like you.*

Compassionate friends like you have transformed millions of lives.

You've given a child who was abandoned, neglected or otherwise forced to grow up alone the priceless gift of a family and a loving home.

You've strengthened a family and helped provide the resources and knowledge a parent needs to provide for their child.

You've delivered life-saving aid to children and families living through unimaginable conflicts, natural disasters and other emergencies.

Together, we've changed lives, broken cycles of poverty and abuse, and built a brighter future for children. And yet, they need you *now more than ever.*

With so many countries making drastic cuts to humanitarian aid and global inflation raising costs,

children need your help to continue receiving the high-quality care, nutritious food, professional health care and education they deserve.

For many donors, these worldwide economic challenges have made it difficult for them to respond immediately and donate as generously as they would like to—but that's not the end of your giving story.

Other methods of giving—like stock donations, qualified charitable distributions, donor-advised funds and cryptocurrency gifts—provide you with financial flexibility and tax advantages, while delivering the transformative care children desperately need.

With this tax-smart giving guide, you can maximize your giving—and tax benefits.

Each gift included in this guide comes with distinct financial benefits so you can leverage your giving strategy *and* ensure no child grows up alone.

SOS Children's Villages USA compiled this information to help you explore your giving options, but every family's financial situation is unique. The information provided in this guide is for informational purposes only and is not intended to provide, and should not be relied on for, tax, legal or financial advice. We recommend speaking with your tax or financial advisor before engaging in any transaction and to understand how these strategies might best apply for your specific circumstances. Please note that information in this guide reflects 2026 tax law, and that the figures included can vary annually.

Donor-advised funds

A donor-advised fund (DAF) is like your own philanthropic savings account. You can make contributions, receive an immediate tax-deduction, see your donations grow (tax-free!) and direct funds to the charitable causes you care about.

DAFs are an incredibly popular giving method—celebrated for their flexibility and strategic long-term impact—but the average annual payout rate is only 25%. **Meaning: Generous individuals' charitable dollars aren't making the transformative difference they intended them to.**

You created a DAF to serve as an extension of your compassion, quickly delivering the support a child desperately needs. Now's the time to unleash the power of your generosity—moving a child from a life of hunger, loneliness and danger into a safe, loving home with everything they need to grow, learn and thrive.

Fast facts:

- More than **\$261 billion sits unused in donor-advised funds.**
- The average size of a DAF account is **\$91,000.**
- More than **1.5 million children live on the streets in Pakistan**—alone, vulnerable to physical or sexual abuse, unable to attend school, forced to scavenge for food.
- If a single DAF were directed for use today, those dollars could **move approximately 309 children in Pakistan into a safe, loving home**—providing professional health care, clean clothes, nutritious food, trauma-informed mental health support, a quality education and more to children who were growing up alone.



Benefits:

- ✓ Receive an immediate tax-deduction when you invest in your fund.
- ✓ Avoid capital-gains taxes when contributing appreciated assets (i.e. stocks, bonds, cryptocurrency, even real estate) to your DAF.
- ✓ Enjoy the flexibility and control to choose which charities you support now—and in the future.

How to reach the children who need you most with your donor-advised fund:

- ▶ Donate directly through your DAF provider online at sos-usa.org/donor-advised-funds.

OR

- ▶ Contact your DAF provider (i.e. Fidelity Charitable, Schwab Charitable, Vanguard, etc.) and direct them to make your gift using SOS Children's Villages USA Federal EIN: 13-6188433.



“[SOS] changed my childhood. They provided everything I needed. I was overwhelmed by hugs and affection from my new family. For the first time, I felt the love of a parent.”

— THERESA*, A GIRL GROWING UP IN AN SOS CHILDREN'S VILLAGE

Stock gifts

Making a stock or securities gift is one of the most rewarding ways to ensure no child grows up alone. Stock gifts provide streamlined tax benefits—like avoiding capital gains taxes and receiving a deduction on the full market value of your asset—while also delivering transformative impact for children who need you most. Meaning: You can give more to help children thrive and maximize your tax deductions when you directly donate stock rather than selling your assets and donating cash. A true win-win!

Fast facts:

- 80% of donors own stocks or bonds, **but less than one-fifth (19%) use these assets for charitable giving.**
- If an SOS supporter were to donate stock that has appreciated for more than a year, **their donation would amount to 20% more than if they sold the stock** and made a cash donation, since stock giving avoids capital gains taxes.
- **One in three girls in Honduras is forced to drop out of school each year.** With deeply engrained gender roles and high rates of poverty, families struggle to pay for their children's education after sixth grade—often forcing their daughters to stay home and complete housework while boys continue learning.
- **Just one \$10,000 stock donation could send 59 girls in Honduras to school for a whole year—** delivering the knowledge, resources and opportunities they need to reach their full potential and break generational cycles of poverty!



Hoang

Benefits:

- ✓ Enjoy broad tax benefits—with an income deduction for the appreciated value of the stock rather than purchase price (for stock held more than one year).
- ✓ Maximize your impact—since no taxes are deducted from the investment, the charitable cause you care about receives the full value, creating generational change for the children who need you most!
- ✓ Avoid capital gains taxes.

How to reach the children who need you most with your stock gift:

- ▶ Download our [stock donation form](#), and fill it in with your life-changing gift details.
- ▶ Email your completed form to Jennie Ellwanger, at jellwanger@sos-usa.org.
- ▶ Receive your gift receipt and know that you just made a life-changing difference for a child!



“I’m thankful for all the love and support SOS has given me. I had teachers who gave me more than lessons. They gave me belief in myself, resilience and a vision beyond survival. They showed me that education nourishes and empowers.”

—HOANG, PAST PARTICIPANT OF SOS CHILDREN'S VILLAGES; FOUNDER OF YOUR-E, AN EDUCATION NONPROFIT

Qualified charitable distributions

Qualified charitable distributions (QCDs) are a tax-efficient giving vehicle for generous individuals who are aged 70 ½ or older. By contributing dollars directly from your individual retirement account (IRA), you can satisfy your required minimum distribution (RMD)—which is the minimum amount you must withdraw from your IRA each year once you turn 73—without increasing your taxable income.

Fast facts:

- Individuals can donate up to \$111,000 per year from their IRA. For married couples filing jointly, each can contribute this amount from their respective IRA for a total, life-changing amount of \$222,000.
- While being required to take an RMD may increase your taxable income, a donor's QCD is excluded from their gross income, **which can reduce your overall tax bill and tax liability.**
- **One in five people in Ghana live in poverty**—unable to provide healthy food, education or health care for their children, leaving them vulnerable to malnourishment, violence or even death from preventable causes.
- **A single, maximum QCD donation of \$111,000 could provide vocational training, business skills and tools to 740 families in Ghana**, so they can break the cycle of poverty and deliver the nutritious food, professional health care, education and more their children need to learn, grow and thrive!



Kalonji and his family

Benefits:

- ✓ Lowers your adjusted gross income, which may help avoid higher Medicare premiums or reduce the taxable portion of Social Security benefits.
- ✓ Can satisfy all or part of your required minimum distribution (RMD).

How to reach the children who need you most with your QCD:

- ▶ To make a qualified charitable distribution, merely reach out to your IRA provider and instruct them to distribute your compassionate gift to SOS Children's Villages USA at:

SOS Children's Villages USA
Attn: Jennie Ellwanger
1620 I Street, NW, Suite 220
Washington, D.C. 20006
Federal Tax ID (EIN): 13-6188433
- ▶ Enjoy a tax-free distribution from your IRA and the knowledge that you've transformed the future of a child, family and whole community!



“Thanks to this support, I no longer have to worry about not having an income. Before, there were times when my children wouldn't go to school for months. Now, my poultry business has grown tremendously, and I'm so happy and grateful that my children have access to education and health care thanks to my business.”

—KALONJI, FATHER OF FOUR, SOS FAMILY STRENGTHENING PROGRAM PARTICIPANT, SMALL BUSINESS OWNER

Charitable gift annuities

For donors 70 ½ and older, charitable gift annuities (CGAs) can offer increased financial security, lowered taxes and a powerful way to fuel the causes you care about.

With a CGA, you can donate stocks, securities or cash to SOS Children's Villages USA—and receive a fixed, annual payment for life. This thoughtful, tax-smart giving method secures a steady income, partial tax deduction in the year of your gift and partially tax-free payments while providing children with loving homes, strengthening families and delivering emergency aid when crises strike.

Benefits:

- ✓ Receive an immediate tax-deduction on a portion of your gift.
- ✓ Receive fixed payments for life.
- ✓ Know you're transforming a child's life!

How to reach the children who need you most with your CGA:

- ▶ For more information on your charitable gift annuity, please reach out to Jennie Ellwanger at jellwanger@sos-usa.org or call 888-767-4543.

Cryptocurrency gifts

At SOS, we've seen crypto gifts skyrocket in popularity, and when generous individuals donate one of the 75+ types of crypto that SOS accepts, they avoid capital gains on their appreciated assets and deduct the fair market value of their crypto gift on their tax return.

Fast facts:

- Approximately **45% of crypto owners donate \$1,000** or more of their crypto to charity per year.
- Donating crypto is a win-win—for the donor and the charity. If a compassionate individual gives crypto directly to SOS, they avoid capital gains taxes on any appreciated value. When a charity like SOS receives crypto donations and liquidates them—**100% of the gift helps children in need!**
- **One-third of children in Laos suffer from chronic malnutrition.**
- **One \$5,000 cryptocurrency gift can provide 353 families in Laos with a full day of meals**—helping end child hunger and provide children with the nutrition they need to fuel their bodies, nourish their minds and build a brighter future!



Benefits:

- ✓ Deduct the full fair market value of your cryptocurrency donation from your taxes.
- ✓ Avoid capital gains taxes.
- ✓ Celebrate knowing that 100% of your donation is helping children in need!

How to help those who need you most with your crypto gift:

- ▶ Donate your crypto directly at sos-usa.org/crypto-donation.

Curious about other tax-smart ways to give?



Legacy gifts

A legacy gift is a powerful act of compassion that transforms children's lives for generations to come. By including SOS Children's Villages USA in your will, trust, or as a beneficiary of your IRA, 401(k) or life-insurance policy, you guarantee that your generosity continues delivering loving homes to children in need for decades to come. While legacy gifts don't impact your current financial situation, they may provide tax benefits or potential savings for your heirs.

[Learn more](#) how a legacy gift pairs your passion for helping children and protects your loved ones.

Blended gifts

A blended gift combines a current gift with a future gift in a versatile, powerful way to change a child's life now—and impact future generations.

With a gift today—through cash, stock, crypto or a donor-advised fund—you can give a child the safe, loving home they need to survive, thrive and reach their full potential. While, simultaneously, you can ensure a legacy gift or other future donation can continue ensuring children don't grow up alone for generations to come. A blended gift could potentially provide immediate tax benefits, like avoiding capital gains taxes or tax deductions, while guaranteeing your legacy of love lasts a lifetime.

Bundled gifts

With a bundled gift, you can maximize your impact for children in need and your yearly tax deductions by consolidating multiple years of donations into one. A bundled gift can help you qualify for a larger itemized deduction, reducing your taxable income, and help deliver a safe, loving home to a child growing up alone. A tax-savvy way to combine your compassion with strategic financial planning.



If you'd like to learn more about these non-cash gifts, their benefits or share that you've chosen to make one of these gifts, please reach out to Jennie Ellwanger at jellwanger@sos-usa.org or call us at 888-767-4543.

We would love to hear from you—and celebrate your philanthropic goals!

