



Charitable Giving Guide

Ways to Support Health and Surgical Care in Rural Guatemala

Your generosity helps make care possible.

There are many ways to support Partner for Surgery, and the option that works best for you may depend on your financial circumstances, charitable goals, and stage of life.

This guide provides an overview of several giving options—including **online gifts, donor-advised funds, appreciated securities, and IRA Qualified Charitable Distributions (QCDs)**—along with information that may help you discuss these options with your financial or tax advisor.

For more than 25 years, Partner for Surgery has worked alongside rural and Indigenous communities in Guatemala to connect patients with health care, nutrition services, medical evaluations, surgical care, and follow-up support.

Our work is made possible through the generosity of donors and volunteers who share our commitment to making care more accessible for families living in underserved communities.

Prepared with guidance from

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Partner for Surgery

This guide is provided for general informational purposes only and is not intended as legal, tax, or financial advice. Donors should consult their own professional advisors regarding their individual circumstances.

2026 Charitable Giving Considerations

2026 changes to charitable deductions:

1. **Charitable deductions for non-itemizers** - non-itemizers can deduct cash donations to certain charities—up to \$1,000 for single filers or \$2,000 for married couples filing jointly.
2. **New floor on deductions for itemizers** - may only claim a tax deduction to the extent that their qualified contributions exceed 0.5% of their adjusted gross income (AGI).
3. **New limits to deductions for itemizers in the top tax bracket** - caps the tax benefit of itemized charitable deductions at 35% for those in the 37% marginal tax bracket.

Donors may want to consider alternative giving strategies to maximize the impact of their giving. Please visit our website for more information on these opportunities.

- Donation of appreciated stocks and securities. By transferring stock directly to us, you can significantly increase your impact while avoiding federal capital gains taxes.
- Donor Advised Funds that can provide a centralized vehicle for charitable giving to multiple charities. Can improve the timing and deductibility of charitable contributions.
- IRA Qualified Charitable Distributions for those over 70 ½ may allow you to donate with pre-tax IRA funds while excluding the distribution from taxable income.

Note: These are meant as ideas to get you started and not as financial advice; please speak with your accountant or financial planner for advice on your particular situation.

The OBBB introduced three tax provisions that could significantly influence decisions on charitable giving strategies, offering both expanded opportunities and important considerations for donors.

1. Charitable deductions for non-itemizers

Beginning in the 2026 tax year, a reinstated deduction allows non-itemizers to deduct cash donations to certain charities—up to \$1,000 for single filers or \$2,000 for married couples filing jointly. This provision is not indexed for future inflation, and donations to donor-advised fund sponsors and some private foundations are ineligible for the deduction.

2. New floor on deductions for itemizers and corporations

Effective in the 2026 tax year, itemizers who make charitable contributions may only claim a tax deduction to the extent that their qualified contributions exceed 0.5% of their adjusted gross income (AGI). For example, a couple with an AGI of \$300,000 can only deduct charitable donations in excess of \$1,500. Similarly, corporations are only entitled to deduct charitable contributions to qualified charities that exceed 1% of their taxable income.

3. New limits to deductions for itemizers in the top tax bracket

In addition to the floor, the new legislation caps the tax benefit of itemized charitable deductions at 35% for those in the 37% marginal tax bracket. In other words, these high-income filers donating \$1,000 would see the value of their deduction limited to \$350 when previously it was \$370. This change is effective for the 2026 tax year.

In light of recent tax law changes, donors should take a fresh look at their charitable giving strategies to ensure they are maximizing both their impact and tax efficiency. Donors and their advisors should consider:

- Timing of contributions –Using a bunching strategy may yield greater tax savings. A donor-advised fund may be worth considering for this purpose.
- Thinking beyond cash – Itemizers will continue to be able to potentially minimize capital gains taxes on donations of non-cash appreciated assets while also being eligible for an income tax deduction, making these the most tax-smart assets to give for many.
- Maxing out a deduction with a combined gift – Itemizers may want to consider donating both non-cash and cash assets to take advantage of the higher AGI limits for cash donations and maximize their giving.
- Working with a trusted professional – Donors should engage with a financial advisor or tax professional to tailor a plan that aligns with their values and goals.

Ways to Give

Donor-Advised Funds (DAF)

A Donor-Advised Fund (DAF) is a centralized vehicle for charitable giving that makes it easy for donors to dedicate funds to their favorite organizations. You donate cash, stocks, or complex assets to a sponsoring charity (some popular ones are Fidelity Charitable, Vanguard Charitable, Schwab Charitable, T. Rowe Price Charitable, American Endowment Foundation, Charityvest, Daffy, Endowment, GoFundMe Giving Fund, Greater Horizons and National Philanthropic Trust). When you give money to your DAF you take a tax deduction just as you would for a charitable donation. The money is invested tax free, and you can write grants from the DAF to an eligible charity any time you want. If you already have a DAF, you can easily recommend a grant to support our mission.

Information Required for Your Grant Recommendation

To ensure your gift is processed correctly and reaches us securely, please use the following exact organization details within your DAF portal:

- **Legal Name:** Partner for Surgery Inc.
- **Tax ID / EIN:** 54-2034427
- **Mailing Address:** PO Box 388, McLean, VA 22101
- **Contact Email/Phone:** info@partnerforsurgery.org / +1 (703) 338-8068

Important IRS Guidelines to Keep in Mind

Because you already received a tax deduction when you contributed assets into your DAF, federal tax law imposes a few strict rules on how these grants can be used:

- **No Tangible Benefits:** IRS regulations strictly prohibit using DAF grants to pay for goods or services. This means DAF funds **cannot** be used to **Pay Mission Fees**, buy gala tickets, golf tournament registrations, table sponsorships, or charity auction items.
- **No Tax Receipts:** We will send you a letter of appreciation to acknowledge your generosity, but we cannot issue a tax-deductible receipt for DAF grants.
- **Legally Binding Pledges:** DAF grants cannot be used to fulfill a legally binding personal pledge. Please contact us before initiating a grant if you wish to satisfy an ongoing commitment

How to Notify Us

Many DAF administrators distribute grants anonymously or without providing your specific contact details. To help us track your gift and properly thank you:

1. **Include your name** and mailing address in the "Memo" section of your grant recommendation.
2. **Send a quick note** to our team at info@partnerforsurgery.org letting us know a DAF grant is on the way!

Many DAF administrators do not allow grants to be restricted. If you have an intended use for your grant, please contact us so we can do our best to ensure the funds go to the use you intended.

Stock & Securities

Donating appreciated stock, bonds, or mutual funds is one of the most tax-efficient ways to support our mission. By transferring stock directly to us, you can significantly increase your impact while avoiding federal capital gains taxes. If you have a Donor Advised Fund (DAF) administered by your broker, it may be easier to donate the stock to the DAF and process a grant to us.

Information Required for Your Broker

To initiate a direct transfer of securities, please provide your brokerage firm or financial advisor with the following electronic transfer instructions:

- **Legal Name: Partner for Surgery Inc.**
- **Tax ID / EIN: 54-2034427**
- **Receiving Firm: Morgan Stanley**
- **DTC Number: 0015**
- **Account Number: 631-157015-005**
- **Account Name: Partner for Surgery Inc.**

Critical Step: Notify Us of Your Gift

When stock transfers occur, brokerage firms **do not** share the donor's name or contact information with us. The shares simply arrive in our account anonymously.

To ensure we can properly track your gift and issue your tax acknowledgment, please notify us **before** initiating the transfer:

- **Email our team:** Send a quick note to info@partnerforsurgery.org with your name, the name of the stock, and the number of shares you are transferring.

Tax Benefits & Considerations

- **Tax Deduction:** You are generally eligible to claim a charitable deduction for the full fair market value of the stock on the date of the transfer.
- **Avoid Capital Gains:** If you have held the stock for more than one year, you do not have to pay capital gains tax on the appreciation.
- **Do Not Liquidate:** To maximize tax benefits, please transfer the shares *directly* to our account. If you sell the stock first and donate the cash, you will be liable for the capital gains tax.

IRA Qualified Charitable Distributions (QCD)

If you are **70½ or older**, you can instruct your IRA administrator to make a direct transfer to our organization. This is known as a **Qualified Charitable Distribution (QCD)**. It allows you to support our mission using pre-tax IRA funds, meaning the distribution is excluded from your taxable income.

Information Required for Your IRA Administrator

To initiate a QCD, your IRA custodian will need our official organization details to issue a check directly to us:

- **Legal Name: Partner for Surgery Inc.**
- **Tax ID / EIN: 54-2034427**
- **Mailing Address: PO Box 388, McLean, VA 22101**
- **Memo Line Note:** [Please instruct your custodian to include your full name and "QCD"]

Critical Rules & Tax Requirements

To ensure your gift qualifies as a tax-free QCD, the transaction must adhere to strict IRS regulations:

- **Direct Transfer Mandatory:** The check must be made payable **directly to our organization**. If the funds are distributed to you first and then written to us, the distribution will be treated as taxable income.
- **Age Requirement:** You must be at least **70½ years old** at the exact time the distribution is requested.
- **Annual Limit:** Total QCDs cannot exceed **\$105,000 per year** per individual (indexed annually for inflation).
- **Required Minimum Distributions (RMD):** If you are **73 or older**, your QCD can count toward satisfying your annual Required Minimum Distribution, lowering your adjusted gross income.

Please Notify Our Team

IRA custodians frequently mail checks to nonprofits in a standard window envelope without including the donor's name or contact information.

To help us track your gift and properly acknowledge your support:

1. Ask your provider to **include your name and address** on the check stub or memo line.
2. Send a quick note to info@partnerforsurgery.org letting us know the name of your IRA custodian and the approximate amount you have requested.

Your Gift Helps Create a Path to Care

Partner for Surgery works alongside rural communities in Guatemala to connect patients with health and surgical care, helping them navigate the journey from their communities to treatment and recovery.

Questions about making a gift?

Partner for Surgery, Inc.	
Mailing Address	PO Box 388, McLean, VA 22101
Email	info@partnerforsurgery.org
EIN	54-2034427

Important Notice: This guide is provided for general informational purposes only and is not intended to constitute legal, tax, or financial advice. Tax laws and individual circumstances vary. Please consult your attorney, accountant, financial advisor, or other qualified professional before making financial decisions.