

# MAKING YOUR LIST AND CHECKING IT TWICE

The end of every year always brings retrospective “Top 10” lists. As you are considering ways to continue—or even expand—your support this year-end, here are 10 tax-wise ways to give today and in the future.

## Gifts that make a difference today

- 1. Appreciated securities**—You avoid capital gains tax, and if you itemize, you can deduct the full fair market value of shares held more than one year, up to 30% of your adjusted gross income (AGI).
- 2. Cash**—Nonitemizer taxpayers can deduct cash gifts to charity of up to \$1,000 or \$2,000, depending upon whether they file taxes singly or jointly. (Gifts to donor advised funds are not included in the nonitemizer deduction.) If you itemize your deductions, you can eliminate tax on up to 60% of your AGI. And if you reach that limit, you may “carry forward” excess gift amounts for up to five additional years. Save your charitable receipts in both cases.
- 3. QCDs**—If you are 70½ or older, making qualified charitable distributions (QCDs) directly from your IRA can satisfy some or all of your required minimum distribution without increasing your taxable income. This year, you can make QCDs in any amount up to \$111,000 (\$222,000 for couples with separate IRAs). And there’s even a limited one-time opportunity that allows you to arrange an income for life with an IRA QCD. Check with us or your advisor for additional details. Remember that QCDs can take longer to be completed, so plan your gift early enough to allow the transfer to us by Dec. 31.
- 4. DAF grants**—Many of our supporters make their year-end gifts with distributions from their DAFs. The process is simple. Contact your sponsoring organization to recommend a grant. So we can thank you and share how your specific contribution makes a difference to our vital work, please let us know the amounts and sources of funds you may be generously sending our way through your DAF.
- 5. If you don’t itemize**—If you are like the majority of Americans who take the standard deduction each year, you may want to consider a bunching strategy to make the most of your giving. By bunching several years’ worth of gifts in one year, you may be able to

itemize every second or third year. For example, you could make one large gift in 2026 that also includes your annual gifts for both 2026 and 2027.

## Gifts for our future

6. **Gift in a will**—You can continue your lifetime support through a bequest of a specific amount, a percentage or what's left after all other bequests have been satisfied.
7. **Gift in a living trust**—Just like a gift in a will (called a bequest), you can continue your lifetime support by arranging a legacy gift in your will or living trust.
8. **Retirement accounts**—If you name a charity the beneficiary of an IRA, income taxes are avoided.
9. **Life insurance**—You can give a policy or name a charity to be the beneficiary of life insurance.
10. **Savings and investment accounts**—You can name a charity to receive what is left in one of these accounts through a TOD (transfer on death) provision. Special rules apply in some states, so check with your advisor.

## Learn more

We would be happy to discuss any of the ways in which you can enjoy the satisfaction of making a lasting contribution. Simply contact us.