

Plan and Give with Certainty

Easy Gift Options for Changing Times



5 Planning Steps That Present Strategic Gift Opportunities

In an uncertain economy, it can be challenging to balance a desire to give back with financial responsibility. Both may feel more important than ever. The good news? There are smart, flexible ways to make a meaningful difference while preserving your peace of mind.

Right now, your generosity matters more than ever. Consider the following smart, thoughtful gift opportunities that can make a huge impact on our work with little to no impact on your current finances.

1. Review Your Will or Trust

Creating a will or revocable living trust and keeping it up to date is an important way to protect and provide for your loved ones. It is also a simple, flexible way to make a charitable gift and create a powerful legacy. Planning this type of gift will not cost you anything during your lifetime. You can even modify it at any time if your goals or circumstances change.

NEXT STEPS:

If it's time to create or review your will or living trust, contact your attorney. Make note of the following considerations:

- You don't need to create a whole new will to add a gift—you can easily add a gift with a codicil (a legal document that supplements your existing will).
- Consider making a percentage gift rather than naming a specific asset or amount. Percentage gifts adjust to changes in your estate's value and ensure that the gift remains proportionate to the size you intended.
- If you have a larger estate, a gift in your will can be a strategic way to minimize any potential estate tax impact.

2. Review Beneficiary Designations

It is vital to regularly review your beneficiary designations to make sure they reflect your current situation and goals. This review also provides the chance to consider making a charitable beneficiary designation—a simple gift that leaves your current finances untouched. Naming a charity as the beneficiary of a life insurance policy, IRA, or retirement plan is powerful, flexible, and easy to adjust if circumstances change.

NEXT STEPS:

If you haven't reviewed your beneficiary designations in a while, now is the time to contact your financial advisor. Keep the following considerations in mind:

- Work with your advisor to ensure that all beneficiary designations meet your personal and philanthropic planning goals and are properly executed.
- Understand the benefits of donating retirement assets, which may otherwise be taxed twice—once in the estate and once when they are distributed to your heirs. A charitable organization like ours, on the other hand, will owe no income tax on the distribution.
- You can also use beneficiary designations to pass other assets, including some donor-advised funds, bank accounts (using a payable on death designation), stock and mutual fund shares (through a transfer on death designation), and even real estate in some states (also through a transfer on death designation).

A BLENDED GIFT FOR TODAY AND TOMORROW

Combining two or more charitable gifts lets you create something special—a donation with more meaning, a greater charitable impact, and tax benefits tailored to your situation. Donors often use blended gifts to experience the joy of making a difference today and the satisfaction of providing meaningful support for our work well into the future. There's no wrong way to create a blended gift—it can be as unique as you are. We're happy to work with you and your advisors as you explore the possibilities.



3. Use Your Donor-Advised Fund

If you have already established a donor-advised fund (DAF), recommending grants is a great way to maintain consistent giving. Because you are using money already set aside for charitable giving, you can continue to make a difference without additional impact on your finances.

NEXT STEPS:

Revisit your DAF to see how much you have available to meet your charitable giving goals. Remember:

- You can add to your DAF using a wide variety of assets, including cash, stock, real estate, cryptocurrency, and other complex assets. This can be an attractive option, as it offers a way to bypass the capital gains tax on appreciated property held for longer than one year.
- You can make your gift more meaningful by designating a specific program or area you want to support or making your gift in memory or in honor of someone special.
- You can name a charitable organization like ours to receive all funds left in the DAF at the end of your lifetime.



4. Examine Your IRA

In general, economic uncertainty is not cause for drastic change when it comes to your retirement savings. However, it's good to regularly review your account and talk to your advisor about any recommended adjustments. For IRA owners age 70½ or older, it may also be a good time to consider your IRA as a source of philanthropic funds.

You can make a big impact simply by requesting a direct transfer from your IRA to charity. A qualified charitable distribution (QCD) is tax free (up to \$108,000 in 2025) and counts toward your required minimum distribution (RMD) if one is due. You can make this gift every year if you wish—a smart way to give if you don't need your RMD for living expenses.

NEXT STEPS:

Review your IRA in light of your retirement goals and investment strategy. Consider the following:

- If you are approaching retirement, talk to your advisor about possible adjustments, such as Roth IRA conversions or changing the amount you're setting aside.
- If you have started taking RMDs from your IRA, examine whether this might be a good source of tax-advantaged funds to meet your charitable goals.
- If you want to make a gift and secure a source of steady lifetime income for yourself and/or a spouse, consider the one-time QCD option (up to \$54,000 in 2025). This option lets you use the IRA distribution to create a charitable gift annuity or charitable remainder trust. Spouses can combine distributions from their own IRAs into a single charitable remainder trust or a joint-life charitable gift annuity. Note that the rules are slightly different when these giving vehicles are created from an IRA—ask us for more information.

5. Analyze Your Investment Portfolio

Most investors regularly review and rebalance their portfolios to ensure their investments are still aligned with their goals and overall risk tolerance. Taking a close look at your holdings is especially important during times of economic change, as you might find places to make small but helpful adjustments.

Appreciated stock held for longer than one year can also serve as a tax-smart source of funding for a charitable gift—particularly stock you were planning to sell anyway as part of your portfolio rebalancing. Gifts of appreciated stock come with a double tax benefit—no capital gains tax due on the appreciation, plus a tax deduction for the full fair market value.

NEXT STEPS:

Review your portfolio with the help of your financial advisor. Keep the following in mind:

- You must transfer the stock directly to charity to reap the double tax benefit. Ask us for transfer instructions.
- If you can't use the full deduction this year (which is limited to 30% of your adjusted gross income), you can carry over any excess for up to five years.
- If you want to donate stock that has decreased in value, you'll find the biggest tax advantage in selling the stock, claiming the loss on your tax return, and then using the proceeds to make your gift.

NOTE: Beginning in 2026, only donation amounts that surpass 0.5% of your adjusted gross income will qualify for a charitable deduction.

Many Ways to Plan and Give

In periods of change or uncertainty, you can discover easy, strategic gift opportunities that align with your values and fit with your planning goals and priorities. Best of all, these thoughtful, flexible gift options let you provide meaningful support and make a big difference in the lives of others.