Seven Strategies for Year-End Giving

The end of the year lends itself to reflecting on what truly matters to you—those you've helped, what you believe in, and the legacy you're building. A charitable gift can embody your values, change lives, and offer meaningful tax and planning benefits aligned with your goals.

1. Make a simple year-end gift

Cash gifts are easy. Itemizers may be able to deduct up to 60% of their adjusted gross income (AGI). Nonitemizers can now deduct up to $1,000 ($2,000 for married couples filing jointly) for cash gifts to qualified charities. Keep in mind that other types of gifts may provide stronger tax benefits.

2. Give with greater tax advantages

Appreciated stock held for more than a year makes a strong gift and may be a good fit if you are rebalancing your portfolio. You pay no capital gains tax on the appreciation, but itemizers still qualify for an income tax charitable deduction for the full fair market value (subject to limitations).

3. Turn a gift into reliable income

With a charitable gift annuity (CGA), in exchange for your gift, you qualify for an immediate income tax charitable deduction and receive fixed lifetime payments for you and/or someone else that can supplement other sources of retirement income.

Sample one-life gift annuity rates
Current in 2026, effective since 2024

Age	70	75	80	85	90
Rate	6.3%	7.0%	8.1%	9.1%	10.1%

4. Put retirement assets to work

If you are an IRA owner age 70½ or older, consider making a gift directly from your IRA. A qualified charitable distribution (QCD) counts toward your required minimum distribution (RMD) if one is due, and no income tax is due on the transfer (up to $111,000 in 2026).

5. Create income with your IRA

IRA owners age 70½ or older have a one-time opportunity to use a QCD to create a new CGA or charitable remainder trust (CRT), securing an income stream for you and/or your spouse. The transfer is tax free up to $55,000 (in 2026) and counts toward your RMD if one is due. Spouses can combine gifts from their own IRAs into a single CRT or a joint-life CGA.

6. Use assets set aside for giving

If you have a donor-advised fund (DAF), you can recommend a grant to us from funds already set aside for charitable giving, so there is no impact on your spendable income. If you are considering a grant, please let us know so we can provide helpful transfer information.

7. Address larger planning goals

A charitable remainder trust is a tax-effective way to convert highly appreciated stock or real estate into a lifetime income stream. The irrevocable trust removes the assets from your estate and provides an immediate deduction for itemizers (subject to limitations). The trustee pays you (and/or others you choose) a lifetime income, and all assets remaining at the end of the trust term are a gift to us.

Your Year-End Giving Checklist

- ☐ **Review your 2026 giving to date.** Consider the charitable goals you still hope to accomplish this year.
- ☐ **Choose the right asset.** Cash may be simplest, but other assets may offer additional advantages.
- ☐ **Consider the timing.** Some gifts require more time than others.
- ☐ **Consult your advisors.** They can provide guidance about how a gift may fit into your overall financial and tax plans.
- ☐ **Contact us early.** We can answer questions, clarify deadlines, supply transfer instructions, and assist you with gift completion.

What's New in 2026

1. **A new deduction.** Nonitemizers can deduct up to $1,000 ($2,000 for married couples filing jointly) for cash gifts to qualified public charities.
2. **A new cap for top earners.** Itemizers in the 37% tax bracket will have the tax benefit of their itemized deductions capped at 35%.
3. **A new "giving floor."** Only the portion of total annual gift amounts over 0.5% of your AGI qualifies for a deduction. Bunching gifts for two or more years into one year may help make a larger portion of your gifts deductible.

A Note About Mailed Gifts

The postmark on a mailed gift isn't applied until the envelope is processed, meaning a check dropped in the mailbox in the last days of December could end up with a 2027 postmark. To ensure that your gift counts for 2026, mail your gift well before December 31 or take it to the post office counter to request a free manual postmark showing the mail date.

We are grateful for your thoughtful consideration and support. Please reach out! We are happy to answer questions, supply more information, and assist you and your advisors.

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