

## GIVING STRATEGIES FOR 2025

### **Give through your Individual Retirement Account**

Direct QCD's up to \$108,000 per individual or \$216,00 for married couples to operating charities or to **Designated Funds at the Foothills Community Foundation**. Call us for details.

### **Name a charity as the beneficiary of your Retirement Account**

Charities are ideal beneficiaries of retirement accounts.

### **Bunch two or three years of charitable gifts into 2025**

This is ideal for those with Donor Advised Funds and who itemize their deductions.

### **Off-set tax liabilities on a ROTH IRA conversion with your charitable contributions.**

### **Off-set tax-liabilities on retirement Account withdrawals with your charitable contributions.**

### **Use Your Donor Advised Fund to Maximize your Charitable Giving in 2025.**

You'll receive tax free investment growth and can contribute charitable gifts over time to your favorite causes. You'll be building your Charitable Portfolio. You can even use your fund as a beneficiary in your estate planning.

As always, we recommend you speak with your financial or tax professionals about developing your giving strategies for 2025. We would be pleased for them to give us a call for any assistance we could provide.

# COME SEE OUR new home and learn about the foundation



# TUE, OCT 28 4:30-6:30PM OPEN HOUSE

100 AnMed Foundation Drive  
across from the YMCA



**Scan QR Code**  
to learn more



# PLANNING ahead

WANT TO MAKE YOUR YEAR-END AND ESTATE GIFTS GO FURTHER?

As the calendar turns toward fall, many donors begin to think about year-end giving and long-term legacy plans. At Foothills Community Foundation, we're here to make those smart choices simple — whether you're looking to maximize the tax efficiency of a gift this year or include your Donor-Advised Fund (DAF) in your estate plan. Donor-Advised Fund (DAF) in your estate plan.

**DONATING** appreciated stock or assets can be more powerful than giving cash.

When you donate appreciated publicly traded stock that you've held more than one year, you generally can:

- **CLAIM** a charitable income tax deduction for the stock's fair market value.
- **AVOID** paying capital gains tax you'd owe if you sold the stock first.

This often allows donors to make a larger gift while reducing their tax burden.



*Scheduling ahead, start planning your gifts in advance today.*

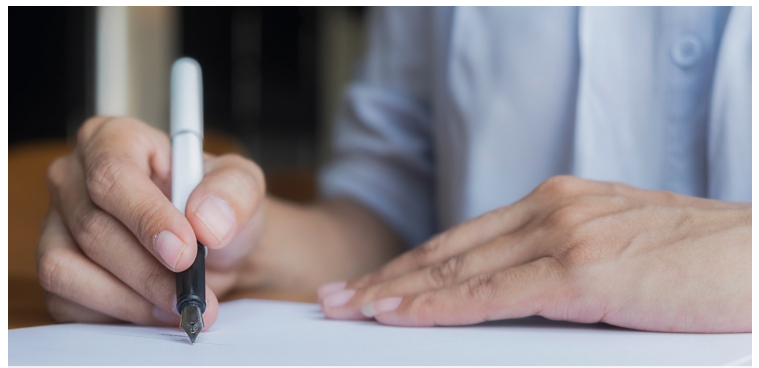
## SCHEDULING gifts

USE A DONOR-ADVISED FUND (DAF) FOR YEAR-END STOCK GIFTS

DAFs let you transfer appreciated securities now, take the tax deduction in the current year, and recommend grants later — to multiple charities over time. This flexibility is especially helpful if you want to bundle several years of giving into a single tax deduction or if you haven't yet decided which nonprofits to support. It is also easier for smaller charities who might not be set up to accept stock transfers.

### **TIMING MATTERS** — transfer windows and practical tips

Securities transfers can take several business days depending on brokerages. To ensure your gift is completed before December 31, initiate transfers well before mid-December. Mutual fund gifts should be started even earlier, often in November.



*Let your legacy and gifts continue to help others.*

## SIMPLE & effective

Make your DAF part of your estate plan. You can name your DAF as a beneficiary in your will, living trust, retirement account, or life insurance policy. Doing so:

**CREATES** a charitable legacy administered after your lifetime.

**ALLOWS FUNDS** to bypass probate, simplifying settlement for your heirs.

**LETS SUCCESSORS** continue your philanthropic wishes or direct remaining funds to charities you specify.

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## QUICK year-end checklist

FOR DONORS TO USE

1. **Talk with your** tax advisor or financial planner.
2. If donating appreciated stocks, instruct your broker to transfer shares to Foothills Community Foundation early. Please call for transfer instructions, and **please remember to contact the foundation each time you make a donation.** The stock is transferred without any identifying information so we need to know that you are sending a gift.
3. **Consider gift bundling** into your DAF if you want the deduction now but plan grants later.
4. To make your DAF part of your legacy, **name it as a beneficiary** and let us know your preferences.

**Need help? Contact Foothills Community Foundation for stock transfer instructions, sample beneficiary language, or a conversation about whether a DAF makes sense for your year-end or estate plan.**