WHY PARTNER WITH US?

At Placer Community Foundation we want to be another arrow in the quiver of services you offer your clients. **We provide many solutions for charitable giving, tax planning, and relief of administrative burdens.**

Because we're a public charity, your clients will receive the maximum tax deduction allowed by law, avoid capital gains tax, and possibly be eligible to receive a lifetime income stream. **We look at each donation individually and create giving plans that maximize gifts to the community while providing bottom-line benefits to the donor.**

WE CAN HELP...

- Identify your client's charitable giving interests and motivations
- Match personal charitable interests with tax planning needs
- Create and implement charitable plans that are integrated into major business, personal and financial decisions
- Assist with complex forms of giving and work with you to implement technical giving instruments
- Provide information on community needs and on the local agencies and programs that make a difference in the areas your clients care about most
- Deliver grantmaking expertise and a range of administrative services related to charitable giving

Placer Community FOUNDATION

219 Maple Street | Suite 200
Auburn, CA 95603

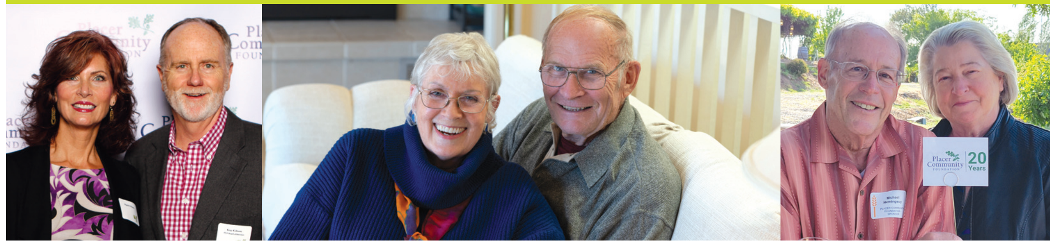
RETURN SERVICE REQUESTED

YEAR-END TAX STRATEGIES FOR CHARITABLE GIFTS

Are you helping clients give back with

GREATER IMPACT?

Year-end tips for financial advisors, CPAs, and estate planning attorneys



Placer Community FOUNDATION

Now is the time people are thinking about making a year-end contribution to their favorite nonprofit organizations. With everyone taking a closer look at their expenses, it may also be a good time to re-examine these charitable contributions--particularly the tax benefits a person may receive.

Here are four easy reminders for your clients to continue giving back while making the best use of tax strategies in 2025.

These are just a taste of how we can help your clients make the most of their charitable giving. **Call or email me to discuss our array of options.**

Jessica Hubbard, CAP®
Philanthropic Services Manager
530.885.4920
Jhubbard@placercf.org

TIPS FOR GIVING BACK WITH **GREATER IMPACT***

BUNCHING: BIGGER BENEFITS IN 2025 UNDER OBBBA

With the passing of the One Big Beautiful Bill Act (OBBBA), now is the time to talk with your charitable clients about the advantages of frontloading charitable donations, including through a Donor Advised Fund (DAF) at PCF. Clients can make multiple years' worth of charitable contributions this year before certain provisions in 2026 kick in and then support favorite charities out of that DAF over the next several years.

Standard deduction amounts have increased for the 2025 tax year to $15,750 for single filers, $31,500 for joint filers, and $23,625 for heads of households. Whether or not your client itemizes their tax returns, if they usually give $20,000 each year, it may make sense for them to contribute two to even three years' worth in 2025. By doing so, it may allow them to receive a tax benefit because their total deductions now exceed the standard deduction.

GIVE APPRECIATED STOCK INSTEAD OF CASH

We've all heard the saying "cash is king." Most of the time that is a fantastic rule of thumb. But sometimes cash isn't the best way for your clients to support their philanthropic endeavors.

Donating appreciated stock held more than one year can generally eliminate capital gains tax your clients would otherwise incur if they sold the assets first and then donated the proceeds. PCF receives the full value of the gift, and your client's charitable deduction is based on the average fair market value on the date donated.

QCDS: MORE IMPORTANT THAN EVER FOR YOUR CHARITABLE CLIENTS

QCDs are excluded from income entirely, which means they reduce your client's AGI—unlike itemized charitable deductions. This is important under the OBBBA, which will continue to impact the number of people who itemize deductions.

If your client is age 70½ and older, they can direct up to $108,000 this year tax-free from their IRAs to PCF through a Qualified Charitable Distribution (QCD). For clients 73 or older who are taking in their Required Minimum Distribution (RMD), QCDs can help reduce the income tax due on their RMD income. While QCDs are not eligible for gifts to a DAF, we can help your client establish a fund type that best suits this vehicle of giving while achieving their vision for community impact.

Further to this, clients may consider naming PCF as a beneficiary of IRA assets. Public charities like PCF do not pay tax on IRA income, which means every penny of your client's donation can be directed, beyond their lifetime, to support all their charitable goals in one plan at PCF.

CONSIDER A DONOR ADVISED FUND (DAF) AT PLACER COMMUNITY FOUNDATION

A Donor Advised Fund at PCF makes charitable giving tax-smart, simple and efficient. Once your client makes the establishing gift to open the fund, they have the flexibility to make grants in their name over time as well as contribute to it again when it makes sense in a given tax year. Plus, they have the expertise of PCF staff on hand to help connect them to high-impact giving opportunities.

LEARN MORE:
CALL: 530.885.4920 | EMAIL: Jhubbard@placercf.org

*This is provided for informational purposes only. It is not intended as legal, accounting, or financial planning advice.