



Central Kansas
COMMUNITY FOUNDATION
Building Stronger Communities Through Charitable Giving

Annual Report 2017



The Kansas Learning Center for Health was the recipient of \$10,640 in grants in 2017.

Director's Message

Building stronger communities through charitable giving.

Dear Friends and Neighbors,

On behalf of the Board of Directors and Staff of Central Kansas Community Foundation, thank you for supporting and caring about the region we serve here in Central Kansas. Our donors especially require a special statement of appreciate and thanks! As a host foundation we serve not only Newton but 15 surrounding communities and 5 non-community affiliates. 2017 was another year demonstrating how together we can build stronger communities by meeting needs and improving the quality of life for those choosing to reside here.

2017 brought us growth with new funds and generous investment returns. CKCF ran a success RFP process for the pursuit and ultimate selection of a primary investment manager, Graystone Consulting. This is positioning CKCF for a positive future in fund management as we exceeded a critical milestone of over \$20M in charitable assets under management. Our commitment to community improvement work for individuals, families, charities, and businesses gains momentum each and every passing year.

Last year we instituted the CKCF E-Newsletter to provide you news and stories on both ways to give and also the impact that giving makes. We recognized our Scholarship Fund Donors and the 2017 recipients at our Signature Event. These funds demonstrate the value of investing in our future for skilled labor whether it be a trade, a vocational endeavor or a college degree. We also take staff and board development seriously and began using the CF-Express Training Videos and had staff and

numerous board members attend the National Conference for Growing Community Foundations that is hosted right here in Kansas.

As a host foundation we not only have our corporate Board of Directors, but we also have 20 Advisory Board of Directors, comprising of nearly 150 people. These volunteers willingly share their gifts and talents to expand the work of our organization. We recognize their many special and meaningful contributions that are of lasting value to our Foundation and the community. Giving Tuesday also expanded from Newton to several of our affiliate communities bringing greater awareness to volunteerism and charitable giving. No gift is too small!

I am proud of our work as I reflect on 2017. We undoubtedly made a positive impact on individuals and families in our region. Now as we look forward in 2018, there is also no doubt we need your on-going assistance and support as leaders, charities, volunteers and donors. If you are just now learning about us, please reach out so we can get more acquainted with you.

To Building Stronger Communities,



Angie Tatro, Executive Director



Grant Recipient: Kauffman Museum
Competitive Grant: North Newton Community Foundation
Donor: North Newton Community Members
Project: Chisholm Trail Sesquicentennial Event and Exhibit
Amount: \$1,500

Foundation Leadership

Central Kansas Community Foundation leadership, both the board of directors and staff, commit tireless hours to the health, well-being and success of the foundation in a diligent effort to improve life in the communities they serve. We are grateful for their selfless service to our mission to better communities through charitable giving.

2017 Board of Directors



Back Row (L to R): NM Patton, James Regier, Tim Hodge (Chairman), Brad Bartel, Todd Kasitz (Treasurer) | Middle Row (L to R): Rod Kreie (Finance Committee Chairman), Marge Warta, Linda Ogden, Dr. Colin Bailey, Joel Gaeddert | Front Row (L to R): Carrie Herman (Vice Chairwoman), Jennifer Vogts (Immediate Past Chairwoman), Kathy Stucky, Linda Ewert, Amy Budde | Not Pictured: Melvin Schadler, Delores Dalke, Jason High, Ron Lang, Jon Zerger, Rachel Miller

2017 Staff

Angie Tatro, *Executive Director*
Bill Hake, *Affiliate Program Officer*
Brenda Sooter, *Grants Program Officer*
Krisite Diller, *Scholarship Program Officer*
Brenda Eitzen, *Officer Manager*
Ashley Bridgeman, *Marketing Communications Associate*

Affiliate Staff

Susan Lamb, *Director, Hesston Community Foundation*
Cynthia Fleming, *Director, Hillsboro Community Foundation*
JaLayna Carmichael, *Director, Halstead Community Foundation*
Becky Nickel, *Administrative Assistant, Peabody Community Foundation*

2017: A Year in Review

 Foundation Highlights
Selected 2017 Grantees and Service Impact

JANUARY

 CF Express Board Training Kick Off
 Howard United Methodist Church – Handicap Accessible Project (Elk County)




FEBRUARY

 CKCF – Affiliate Disaster Summit
 Peabody Township Library Fund – Unrestricted (Peabody)
 Remington Area Community Recreation Fund – ball field improvements (Remington)

MARCH

 CKCF Donor & Advisory Newsletter Launch
 Florence Historical Society Endowment – Operations (Florence)

APRIL

 Healthy Harvey Conference with Mark Fenton
 Leadership Butler Fund – Adult & Youth Programs (Butler County)
 Goessel Community Impact Fund - Bethesda Home Friendship Meals (Goessel)

MAY

 Advisor Luncheon
 Chisholm Trail Sesquicentennial Exhibit (North Newton)
 G51 Foundation in Memory of Garrett Spencer – Heartspring, iPads (Hesston)

JUNE

 Primary Investment Manager RFP Selection
 James and Barbara Stucky Caring Hands Humane Society Fund – Unrestricted (Newton)

JULY

 Signature Event – Scholarship Award Ceremony
 Wendling Sacred Heart Catholic Fund – Unrestricted (Halstead)



AUGUST

 CKCF – Affiliate Summit
 Wilma L Snyder Senior Care Endowment Fund – Senior Center (Douglass)

SEPTEMBER

 CF Express Board Training Kick Off
 Charles Olson Music Scholarships (Newton)




OCTOBER

 Growing Community Foundations Conference
 George Trimble Special Needs Fund – Butler Homeless Initiative (El Dorado)

NOVEMBER

 Regional Giving Tuesday Campaigns
 Augusta Public Library Fund – Unrestricted (Augusta)

DECEMBER

 National Standards – Reaccreditation
 Marge Ebel Health Fund – Splashpad (Hillsboro)
 Cultivate Fredonia Fund – Signage (Fredonia)

Foundation Growth 2017

NET ASSET GROWTH

↑ 10.95%

TOTAL LIABILITIES

↓ 9.30%

2017 GROWTH

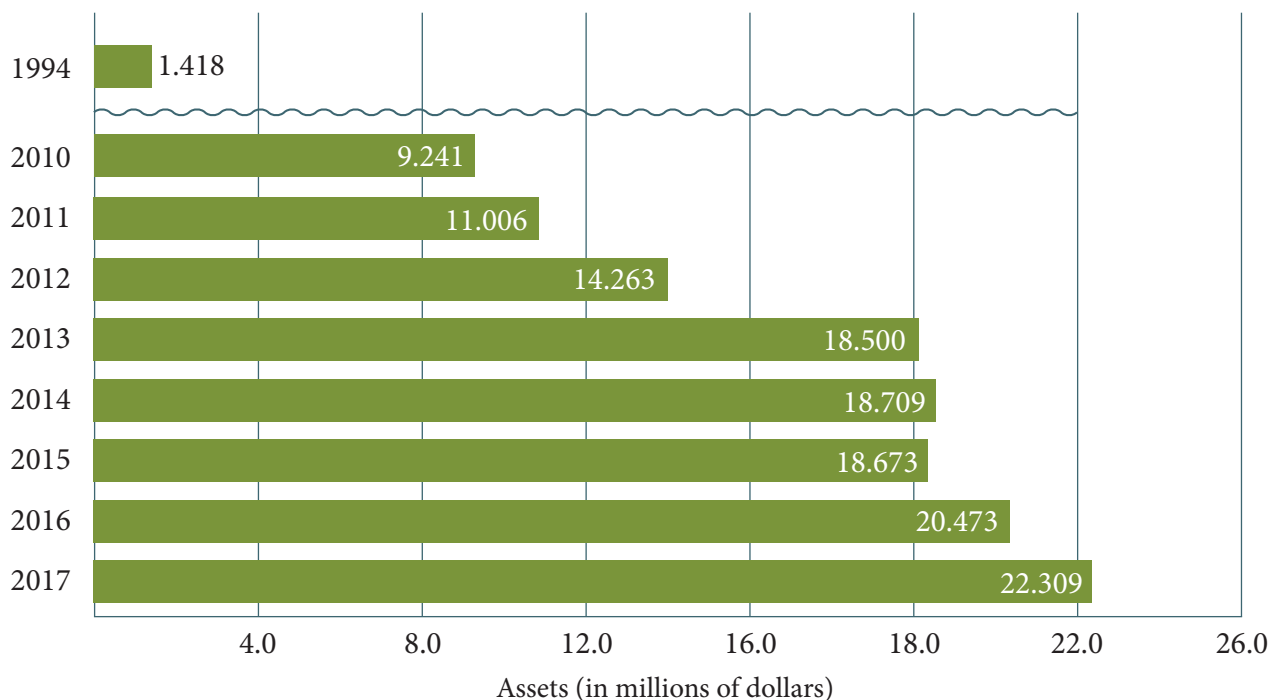
↑ 8.23%

STATEMENT OF FINANCIAL POSITION

Year Ended December 31, 2017 and 2016

	<u>2017</u>	<u>2016</u>
ASSETS		
Cash and cash equivalents	\$ 1,005,126	\$ 2,060,847
Pledges receivable, net	-	961
Prepaid expenses	11,777	6,073
Assets held under trust agreements	935,662	887,801
Investments	20,354,649	17,513,765
Fixed assets, net	<u>2,489</u>	<u>3,817</u>
Total assets	<u>\$ 22,309,703</u>	<u>\$ 20,473,264</u>
LIABILITIES		
Accounts payable	\$ 17,759	\$ 13,637
Annuities payable	-	1,565
Remainder trust funds payable	398,457	390,599
Assets held for others as agent	<u>2,583,036</u>	<u>2,872,460</u>
Total liabilities	<u>\$ 2,999,252</u>	<u>\$ 3,278,261</u>
NET ASSETS		
Unrestricted	17,743,601	15,759,200
Temporarily restricted	319,860	244,555
Permanently restricted	<u>1,246,990</u>	<u>1,191,248</u>
Total net assets	<u>19,310,451</u>	<u>17,195,003</u>
Total liabilities and net assets	<u>\$ 22,309,703</u>	<u>\$ 20,473,264</u>

Historical Asset Growth 1996-2017



Grants and Scholarships

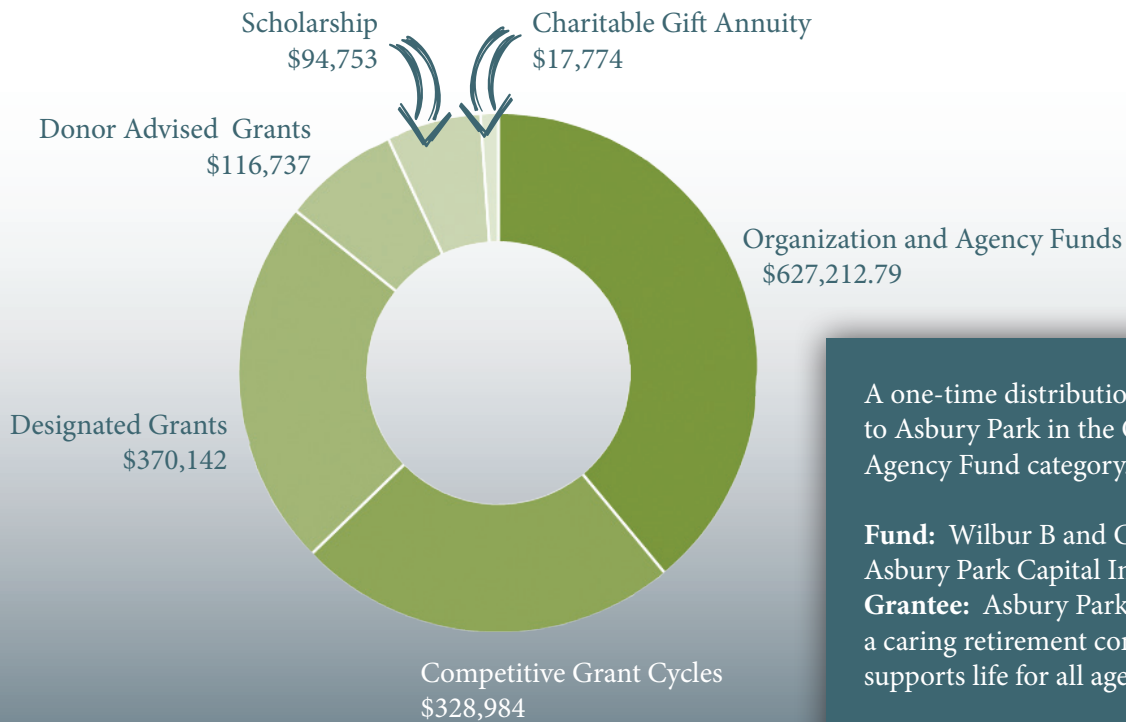


Area youth painting Scout Park as part of YAR.

Grant Recipient: Mirror, Inc.
Competitive Grant: Central Kansas Kids Fund
Donor: L. Marie Haun
Project: Youth As Resources (YAR)
Amount: \$1,600

This has been an incredible year of growth for the YAR program. A total of 150 area youth were involved from Halstead, Hesston, Newton, Burrton, Sedgwick and Peabody. Each town was actively involved in meeting program objectives with prevention efforts including social norms campaigns, positive alternative parties, service projects, leadership opportunities and the delivery of peer to peer messages about alcohol, prescription drugs and marijuana.

2017 Grants by Fund Type

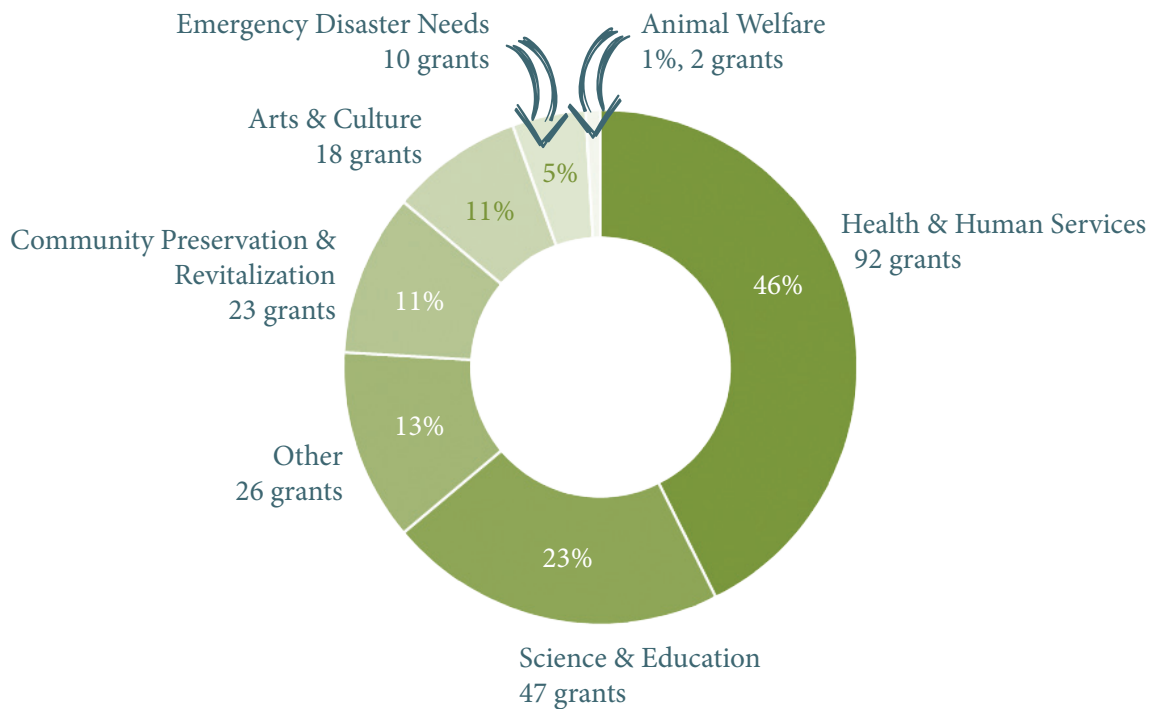


A one-time distribution was given in 2017 to Asbury Park in the Organization and Agency Fund category.

Fund: Wilbur B and Catherine Tendick Asbury Park Capital Improvements Fund
Grantee: Asbury Park, Inc. Asbury Park is a caring retirement community that supports life for all ages.

Charitable Impact: \$537,5000

2017 Competitive Grants by Project Area



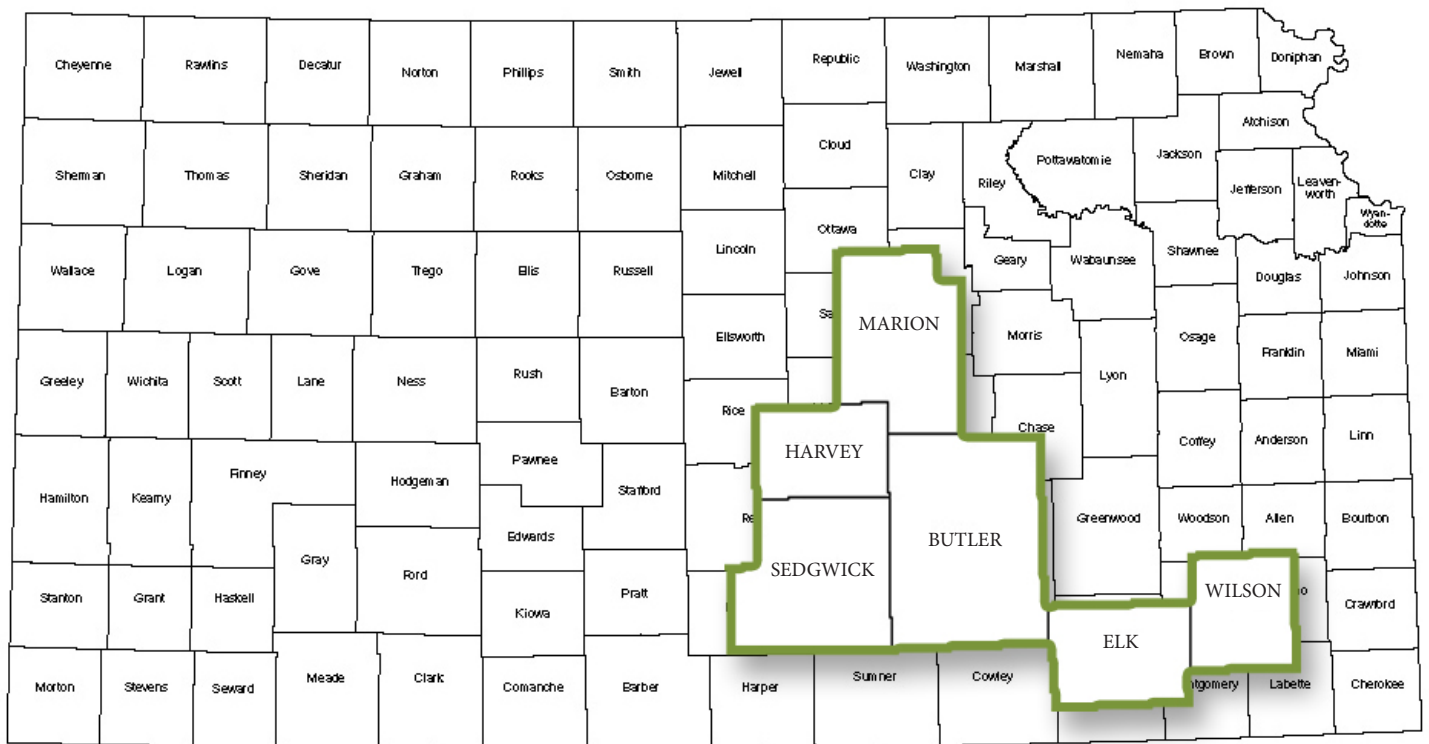
Sidney Rucker

Scholarship Recipient: Sidney Rucker
Scholarship: Andover Area Chamber of Commerce Scholarship
Donor: Andover Community
Hometown: Wichita, Kansas
Chosen University: Baker University
Major: Biochemistry
Scholarship Amount: \$250

Furthering my education has always been something that is important to me. Thanks to the Andover Area Chamber of Commerce Scholarship Fund that is being made possible. My education will be continued at Baker University with a focus in Biochemistry. I appreciate the Foundation for awarding me this scholarship. Without people willing to invest in me and my education, achieving a medical degree would be nearly impossible. My passion for impoverished nations will merge with my passion for medicine.

Again, thank you for your willingness to invest in me and getting me one step closer to medical school. I am committed to achieving my goals, and thanks to the Andover Area Chamber of Commerce Scholarship Fund that is being made possible.

CKCF Affiliate Network



2017 Affiliate Assets

BUTLER COUNTY		HARVEY COUNTY		MARION COUNTY	
Augusta CF	\$83,206	CKCF - Newton	\$10,537,119	Florence CF	\$147,783
CKCF - Butler County	\$963,602	Halstead CF	\$841,257	Goessel CF	\$145,287
Douglass CF	\$278,367	Hesston CF	\$1,011,827	Hillsboro CF	\$2,090,113
El Dorado CF	\$1,118,632	North Newton CF	\$160,852	Peabody CF	\$809,511
Remington Area CF	\$223,520				
ELK COUNTY		SEDGWICK COUNTY		WILSON COUNTY	
Elk County CF	\$35,887	Valley Center CF	\$457,711	Fredonia CF	\$182,882
NON-COMMUNITY AFFILIATES					
Second Century Library Foundation - Newton		\$407,618			
Trinity Heights United Methodist Church Foundation		\$481,361			
Walton Rural Life Foundation		\$52,045			
Women's Community Foundation		\$38,862			



CKCF | BUILDING STRONGER COMMUNITIES THROUGH CHARITABLE GIVING – 2018

Total assets under management:	Charitable asset balance July 2018- \$21,259,393.10
Grants awarded YTD 2018:	340 Grants total of \$1,321,584
Total number of funds managed:	385 total funds – 75 scholarship funds
Fund management fee:	Tiered based on fund balance, details on request
Annual endowment payout:	Up to 5%

Investments

Graystone Consulting is now Primary Investment Advisor for CKCF. They produce reports monthly and those are posted on the CKCF website at <https://centralkansascf.org/about/financials-at-a-glance/>. Independent Investment Advisors include: Edward D Jones and Company, Everence Financial Socially Screened, and Best of America.

Current affiliate foundations

Augusta Community Foundation	Hesston Community Foundation
CKCF – Butler County	Hillsboro Community Foundation
Douglass Community Foundation	North Newton Community Foundation
El Dorado Community Foundation	Peabody Community Foundation
Elk County Community Foundation	Remington Area Community Foundation
Florence Community Foundation	Second Century Library Foundation – Newton
Franklin D. Gaines and Beverly J. Tipton Foundation	Trinity Heights United Methodist Church Foundation
Fredonia Area Community Foundation	Valley Center Community Foundation
Goessel Community Foundation	Walton Rural Life Charter School Foundation
Halstead Community Foundation	Women’s Community Foundation

Officers/Executive Committee

Carrie Herman, Chair
Tim Hodge, Immediate Past Chair
Joel Gaeddert, Vice Chair
Todd Kasitz, Treasurer
Jennifer Vogts, Secretary
Rod Kreie – Finance Committee Chair

Staff

Executive Director – Angie Tatro
Program Officer – Scholarships - Kristie Diller
Program Officer – Grants - Brenda Sooter
Office Manager – Brenda Eitzen
Program Coordinator – Bill Hake
Director – Hillsboro Community Foundation – Cynthia Fleming
Director – Halstead Community Foundation – JaLayna Carmichael
Director – Hesston Community Foundation – Shana Smith
Administrative Assistant-Peabody Community Foundation- Becky Nickel



Ways to Give

Your gift can take many forms. It all depends on which is best suited to your goals and assets. Including the ability to give to existing funds as well as establishing named funds.

Give Now

We can accept a wide variety of outright gifts including cash, securities, grain, life insurance and real estate.

CASH. Cash is easy, direct, and fully tax-deductible as allowed by law. You can make your gift by check or by credit card.

STOCKS, BONDS, and MUTUAL FUNDS. These tools enable you to avoid the tax on any appreciation, yet still receive a tax deduction for the full market value. The Community Foundation, as a tax-exempt charity, may sell the securities and avoid taxes on the appreciation.

GRAIN. Gifts of grain are an excellent option for farmers. This gift can provide tax relief as this charitable gift lessens the income for the farmer thus reducing tax burden and the foundation sells the grain at current market price so both entities are fulfilled.

REAL ESTATE. Land or a building can be given in a number of ways and allow you to avoid taxes on the appreciation. The donor must obtain a qualified appraisal to establish the gift value.

PERSONAL PROPERTY. Personal property such as automobiles, art work, jewelry, valuable collectibles, antiques and more can be donated to give you a charitable tax deduction for the full fair market value.

CHARITABLE GIFT ANNUITY. 1 – 2 life recipient of annuity payment. Tax Deduction Now. Fixed Income Now. Remainder to Charity.

DEFERRED GIFT ANNUITY. Donor and 1-2 other annuitants. Tax Deduction Now. Fixed Income Later. Remainder to Charity.

REMAINDER ANNUITY TRUST. Assets placed in trust. Receive an immediate income tax deduction for a portion of the contribution. Pay no upfront capital gains tax on appreciated assets donate. Donor trust can meet personal or family needs that are tied to a specific timeframe, such as tuition payments.

REMAINDER UNITRUST. The trust pays a percentage of the value of its principal, which is valued annually, to donor or beneficiary(ies) named. When the trust terminates, the remainder passes to Community Foundation to be used as you have directed. Income for life or a term of years in return for the gift. Receive an immediate income tax deduction for a portion of contribution. Pay no upfront capital gains tax on appreciated assets donated. Donor can make additional gifts to the trust as circumstances allow for additional income and tax benefits.

CHARITABLE LEAD TRUST. Donor contribute securities or other appreciated assets to a charitable lead trust. The trust makes fixed annual payments to the Community Foundation for a period of time. When the trust terminates, the remaining principal is paid to your heirs. Income payments to us for a term reduce the ultimate tax cost of transferring an asset to their heirs. The amount and term of the payments to the Community Foundation can be set so as to reduce or even eliminate transfer taxes due when the principal reverts to your heirs. All appreciation that takes place in the trust goes tax-free to the individuals named in your trust.

BARGAIN SALE. Donor sells residence or other property to Community Foundation for a price below the appraised market value — a transaction that is part charitable gift and part sale. The Community Foundation may use the property, but usually elects to sell it and use the proceeds of the sale for the gift purposes you specified. Donor receives an immediate income tax deduction for the discount taken from the appraised market value of the property. Pay no capital gains tax on the donated portion of the property. Receive payment from us in a lump sum, or in fixed installments.

Give Later

Including the Central Kansas Community Foundation and any of its affiliate organizations in the Central Kansas region in your estate plan is an easy way for you to make a significant impact on community needs and create a legacy that lasts forever. You can use a variety of assets to make a planned gift and accomplish your charitable goals.

BEQUESTS. Whether through your will or a living trust, you can specify a dollar amount, property or a percentage of your estate go to charitable causes. The Community Foundation must be named as the charitable beneficiary. A signed Donor-Advised Memorandum is required to name the charities and endowment funds that will benefit from your bequest.

RETIREMENT PLANS. You can name the Community Foundation as the designated beneficiary of a retirement plan (e.g., IRA, 401(k), 403(b), etc.). These are advantageous types of assets to leave to charity because they can be taxed heavily when left to heirs.

LIFE INSURANCE. Life insurance is an affordable way to give a significant amount. You can make the foundation the beneficiary of an existing policy or a new policy you may choose to purchase. A variety of options are available, all of which provide tax advantages and allow you to leverage your dollars for maximum impact.



Central Kansas Community Foundation
301 N. Main, Suite 200 | Newton, KS 67114 | (316) 283-5474 | www.centrankansascf.org

Central Kansas Community Foundation, a IRC § 501(c) (3) charitable corporation organized under the nonprofit corporation laws of the state of Kansas, with its principal office located at 301 North Main, Newton, Kansas, 67114. Angie Tatro, Executive Director, angie@centrankansascf.org.

THE BENEFITS OF A CHARITABLE BEQUEST

A BEQUEST IS A WONDERFUL WAY FOR YOU TO HELP FURTHER THE WORK OF OUR ORGANIZATION AND ITS MISSION.

BEQUEST BENEFITS

A charitable bequest is an easy way for you to help us in our work and benefit. Here are some of the benefits of bequest giving:

- It costs you nothing today to make a bequest
- A bequest is free of federal estate tax
- Your bequest can be changed down the road
- You can still benefit your heirs with specific gifts
- A bequest may produce estate tax savings
- You can leave a legacy through a bequest

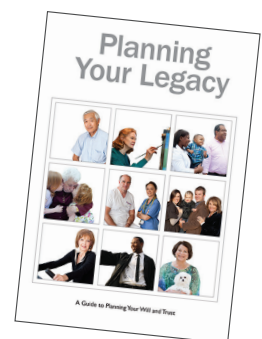
HOW TO MAKE A BEQUEST

A bequest is one of the easiest gifts you can make to significantly impact our work. Your estate planning attorney can include a provision in your will that leaves a lasting gift to our organization. Your bequest could be a gift of specific assets (such as a vehicle, artwork or coin collection), a dollar amount (\$100, \$1,000 or 10,000) or a percentage of your estate (3%, 10% or even 25%). A bequest could also be made from the residue of your estate or what is left after all gifts have been made to your heirs.

SAMPLE BEQUEST LANGUAGE

Please contact us to request sample language that your attorney may use in drafting a bequest to our organization. Sample bequest language is also available on our website.

To learn more about the benefits of bequest giving please contact us. Ask for your FREE Wills Kit!



BENEFITS OF AN IRA BEQUEST

One type of bequest to consider is a bequest from your IRA. If you leave your IRA to your children, your heirs could face a significant tax. Talk with your estate planner about the types of assets to leave to your family that can produce little or no tax. Then consider making a bequest of your IRA to us. We will receive the full proceeds free of tax and can use this gift to help further our mission.

Please contact your plan custodian to designate us as a beneficiary of your IRA.





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DONOR ADVISED FUNDS

AN INVESTMENT FOR THE FUTURE

A Donor Advised Fund is like having your own foundation. The fund is invested for growth, which permits you to make annual gifts of income and principal while you are alive. When you pass away, your children may make recommendations for distributions from the fund for a number of years. If you establish a Donor Advised Fund with us, at the end of the term the remaining fund balance will become an asset of our organization, helping us further our good work.

DONOR ADVISED FUNDS—THE GIFT THAT KEEPS ON GIVING

How would you like to make a gift today that would enable you and your loved ones to continue to make charitable gifts in the future? When you make a gift to us of cash or other assets, we take your tax deductible contribution and establish a special account in your name. Your account is then invested to grow over time, permitting you to recommend annual gifts to your favorite charitable organizations.

IT'S EASY TO GET STARTED

Opening a DAF account is easy to do. Simply contact us for an application form and complete and sign the fund agreement. You may fund your account with a gift of cash, securities, real estate or other assets. Check with us if you have unique or special assets that may be donated in a tax efficient way. Call or click today!

A FLEXIBLE, LOW COST ALTERNATIVE TO A PRIVATE FOUNDATION

A Donor Advised Fund (DAF) offers you a flexible and easy-to-establish vehicle for charitable giving. Unlike private foundation (PF) gifts, DAF gifts generally qualify for a full fair market value charitable deduction and DAFs have lower startup costs. A DAF also permits you to make grants to charity without the unfavorable PF restrictions and excise taxes.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.



RECOMMENDING YOUR GIFTS TO OUR ORGANIZATION

Once your account is open, you are ready to begin giving! Simply contact us in writing with your annual recommendations of how your DAF funds should be distributed. While we may not be legally obligated to distribute your funds as you desire, we seek to honor your wishes to help further the organizations and causes you love.

CHARITABLE GIVING THROUGH INDIVIDUAL RETIREMENT ACCOUNTS



IRA ROLLOVER

If you are over age 70½, the Federal government permits you to rollover up to \$100,000 from your IRA to charity without increasing your taxable income or paying any additional tax. These tax-free rollover gifts could be \$1,000, \$10,000 or any amount up to \$100,000 this year. The gift satisfies your RMD for this year.

IRA OPTIONS

Future IRA Gift Options

While you have the opportunity to give through your IRA now, there are other options available for making future gifts from your IRA account to charity.

Bequest of IRA

One option is to designate a charity as the beneficiary of your IRA. This permits you to continue to take withdrawals from your IRA during life and then leave the remaining value of your IRA to charity.

Testamentary IRA Gift Annuity

Another option would be to use your will to fund a gift annuity with your IRA. The annuity will provide your family with income for their life or a number of years and will also provide a nice gift to charity.

Testamentary IRA Unitrust

You could also use your will to transfer your IRA to a special "Give it Twice" trust. These trusts usually provide income to children for up to 20 years. Once all the income has been paid to family, the remainder of the trust is given to charity.

SIMPLE, EASY GIFT

If you are like many individuals, your IRA has increased in value over the years and you have more income than you may need. The IRA rollover gift is a simple and easy way to provide for your favorite charity while not increasing your taxable income. Simply contact your custodian and request that an amount up to \$100,000 be transferred to charity. Charity receives a nice gift and you avoid any additional tax and satisfy your RMD for the year.

MAKE A MAJOR GIFT

Perhaps you are considering your tax planning goals and would like to make a major gift to charity. Like many individuals, your IRA may be the largest asset in your estate. Your CPA may be looking for ways to save taxes. By making an IRA charitable rollover gift of up to \$100,000, you can reach your goal of helping charity in a significant way and reducing your taxable income.

Easy IRA Gift

Jenny was a registered nurse and a volunteer for her favorite charity. During her working years, Jenny's IRA had grown substantially and she had almost \$450,000 in her IRA account. Since Jenny's income meets her needs, she decided to make a gift of \$2,000 from her IRA to her favorite charity. Jenny called her custodian and requested a transfer of \$2,000. It was easy for Jenny to make the gift and she liked the fact that she could help her favorite charity without increasing her taxes.





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A Bequest of **LIFE INSURANCE** Is Easier Than You Think

Insuring a Plan for the Future

If you are like most individuals, you will own insurance sometime during your life. However, as time goes on, your life insurance policy may no longer be needed for its original use. For individuals who desire to help our organization, there are a number of charitable life insurance options to consider.

INSURANCE GIFT BENEFITS

The benefit of making a charitable gift of life insurance is a current charitable income tax deduction with tax savings that may be enjoyed for up to six years. You also have the satisfaction of knowing that your policy proceeds are going to benefit a worthy cause.

Options for Gifts of Insurance

A variety of charitable insurance plans are available to meet your needs.

MAKING A GIFT OF LIFE INSURANCE

It's easy to make an outright gift of a life insurance policy. Simply contact your insurance company and fill out the proper change of ownership form, designating our organization as the new owner. If we decide to hold onto the policy, you may make cash contributions each year to cover the policy premiums. You will be entitled to an additional charitable income tax deduction for each of these gifts.

INSURANCE FOR A GIFT ANNUITY

Another life insurance income option is a charitable gift annuity. Your insurance may be transferred to fund a charitable gift annuity, providing you with fixed payments for your life. The payments can be quite high depending on your age and a portion of your payments may be tax free. Your income stream may begin right away or in the future. Either way, you benefit from a current charitable deduction in the year the gift annuity is set up. We will receive the policy proceeds at your death.

INSURANCE UNITRUST

Perhaps you do not want to give your life insurance policy outright to our organization, but instead desire life income. An excellent option is to transfer your policy to fund a charitable remainder unitrust. The unitrust will provide you with a current income stream for your lifetime or for a term of years. You will receive a charitable income tax deduction in the year the trust is established and benefit from tax savings that could be spread over a number of years. Our organization will benefit from the future remaining trust value.

BEQUEST OF INSURANCE

Life insurance proceeds can make a wonderful gift to charity. The gift of life insurance can be made by simply naming us as the beneficiary of your policy. Your life insurance proceeds will help further our good work and your estate will benefit from an estate tax charitable deduction based on the value of the proceeds paid.

To learn more about making a gift of life insurance, please call us or visit our website.

Lower Your Taxes with the New Tax Law

**For smart taxpayers,
the new law provides
easy opportunities to
lower taxes even more.**

Congress doubled
the standard
deduction to:
\$12,000 for single
filers and \$24,000
for married filers.

Whether you typically
itemize or take the standard
deduction, there are some
strategies you can use to
receive new tax savings as
well as other non-tax benefits.

Call or email us to learn how
you can use the new law to its
fullest advantage.

The most significant
opportunity for you is
probably the standard
deduction.

It can be used instead of
itemizing your deductions,
where in the past you might
have claimed a deduction
for mortgage interest,
state and local taxes and
charitable giving.



**Fund a
charitable
gift annuity
or charitable
remainder
unitrust**

Either strategy provides
you with annual income,
a charitable income tax
deduction and potentially
favorable capital gains
treatment while allowing
you to support the causes
that matter most to you.
Your specific benefits will be
affected based on whether
you itemize or take the
standard deduction.



**Make an
outright gift of
an appreciated
asset to charity**

This strategy allows you to support
the causes that matter most to you
while generating a charitable tax
deduction and potentially capital
gains tax savings. This strategy
provides tax benefits to itemizers
and non-itemizers.



**Give from your
pre-tax assets
by making an
IRA rollover gift**

If you are 70½ or older, this strategy
allows you to give up to \$100,000
directly from your IRA rather than
take the required distribution from
your IRA. This strategy does not
result in a charitable deduction
but will help you avoid tax on the
distribution. This strategy works for
both itemizers and non-itemizers.