



LET US HELP YOU

No one should pay more taxes than they are required to pay. Tax laws are complicated enough, and now with the recent changes to them, it is more important than ever to be well-informed and up to date.

While we cannot provide you with legal or tax advice, we can give you ideas and the right questions to ask your advisors. Everything we do for you is without cost or obligation. Call or email us and end 2020 in a great way and begin the new year even better.

The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.

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HOW CAN WE HELP?

- Please contact me with more information about planned gifts and estate planning strategies.
- I have already included your organization in my will or trust.
- Please send me your FREE estate planning guide.

The best way to contact me is by:

- Email
- Mail
- Telephone

Name

Street

City

State/Zip

Phone

Email

All inquiries are treated with complete confidentiality.

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.



Inland Empire
Community
Foundation

where giving grows

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NEW TAX LAWS



NEW WAYS
TO SAVE

Help Support the
*Santa Rosa Plateau
Nature Education
Unrestricted Fund*
of Inland Empire
Community Foundation

In recent years, Congress has made significant changes to our nation's tax laws. Rather than one sweeping bill, the new laws have come in small stages, so you might not be aware of how they affect you. We can help you save taxes and provide more for your family by giving you ideas and questions to ask your advisor. Here are some of the biggest changes you need to know:

NEW LAW	RESULT	NEW IDEA
Stretch provision of IRA eliminated	Children inheriting your IRA must take all distributions within 10 years.	Consider passing your IRA to a charitable remainder unitrust for your children that gives you tax benefits and control over how long they receive payments.
Increased standard deduction	Reduces tax advantages of giving to charity.	Give more to charity every other year and itemize in those years. Take the standard deduction in "off" years.
Increase in age for IRA required minimum distributions	Initial distributions must now be at age 72, not 70½.	Consider giving from your IRA to charity at age 71. The "early" distribution may save taxes when you must start taking distributions.

Along with how you take advantage of the new tax laws,

the end of the year is always the perfect time to look at all the ways you save and spend so you can reduce your taxes, provide more for yourself and family, and give more to the causes you support. Consider these ways of reaching your goals:

AVOID CAPITAL GAINS

Rather than give cash to charity, transfer appreciated stock. By transferring, never selling, your stock, you receive an income tax deduction for the present value and pay no capital gains on the transfer.

IRA

A convenient way to give this year is to direct your IRA custodian to distribute up to \$100,000 directly to charity. You won't receive an income tax deduction, but you will impact our mission with your IRA.

CHARITABLE CONTRIBUTION

Simple is always attractive. Reduce your taxes this year by giving to charity. Support the causes you like and receive an income tax deduction.

INCREASE YOUR INCOME IN 2021



Gift annuities provide fixed payments for life.

Delay your first payment for an even higher rate.

If you like the idea of a win-win-win, fund a charitable gift annuity before the end of the year and start the New Year with a new income stream. A charitable gift annuity gives you four advantages:

- 1.** Fixed payments for life at attractive rates.
- 2.** An income tax deduction this year for part of the funding amount.
- 3.** Capital gains advantages if you fund it by transferring stock.
- 4.** As a bonus you also support our charitable mission.

When you create a charitable gift annuity, you receive an income tax deduction this year. When you fund it by transferring stock to our organization, you do not pay capital gains taxes on some of the amount transferred, and the remaining capital gains are spread out for your lifetime. The payment rate on your gift annuity is based on your age at funding. The rate is fixed, based on your age.

For even more options, fund a gift annuity for you and your spouse, and the payments (at a different but attractive rate) will continue for as long as either of you live. No matter how you fund your gift annuity, any funds remaining in the gift annuity when you die go automatically to support our mission in your name.