

## Don't forget your donor advised fund

Many of our supporters make their year-end gifts with distributions from their donor advised funds (DAFs). If you are interested in the “bunching” strategy, you can make a gift to your DAF and then recommend grants to us or other charities over time.

The process is simple. Contact your sponsoring organization to recommend a grant. So that we can thank you and share how your specific contribution makes a difference to our vital work, please let us know the amounts and sources of funds you may be generously sending our way through your DAF.

## Multiply your gifts

You may be able to double your charitable gift through employer matching programs. Some community foundations offer “match days” like on Giving Tuesday, the first Tuesday after Thanksgiving.

*Want to calculate your tax savings for a gift of appreciated assets?*



SCAN HERE

## Learn more

As you can see, whether you give cash or other assets, a little planning may help maximize your tax savings and the impact of your year-end support. And no matter the form, all year-end gifts are greatly appreciated. We will be pleased to assist you and your advisors as you plan to fulfill your charitable goals for 2026.



YOUR LOGO HERE  
Logos can be full color.

© SHARPE GROUP  
Charlotte Smith

Development Director  
1234 First St.  
Memphis, TN 38109  
901.234.5678

[www.yourorganization.org](http://www.yourorganization.org)  
[charlotte.smith@yourorganization.org](mailto:charlotte.smith@yourorganization.org)

The purpose of this publication is solely educational, namely to provide general gift, estate, financial planning and related information. It is not intended as legal, accounting or other professional advice, and you should not rely on it as such. For assistance in planning charitable gifts with tax and other implications, the services of appropriate and qualified advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Consult a tax and/or accounting specialist for advice regarding tax- and accounting-related matters. © Copyright MMXXVI by Sharpe Group. All Rights Reserved. MMYEG2026



# MAKE THE MOST of Your YEAR-END GIFTS



YOUR LOGO HERE  
Logos can be full color.

*These days, there can be more financial demands than ever. Adult children can be slow to leave the nest; elderly parents may need attention and even support, and planning for retirement in a few years is a top priority. Any of these factors can make it challenging to continue your support of causes and charitable organizations that are important to you.*

Though personal satisfaction, not tax savings, is the main motivation for charitable giving, certain gifts offer tax advantages that allow you to accomplish more with your giving this year and in the future.

Let's explore some ideas to stretch your 2026 charitable giving dollars as you consider your year-end gifts.

## Make a gift of cash and enjoy new incentives

Beginning this year, there is a new universal deduction available to those who don't itemize. You can deduct cash gifts to charity up to \$1,000 or \$2,000, depending upon whether you file taxes singly or jointly. (Gifts to donor advised funds are not included in the non-itemizer deduction.)

If you plan to itemize your income tax deductions, other important incentives remain for charitable gifts. It's important to keep charitable acknowledgments for use on your 2026 return, whether you

itemize charitable gifts or take advantage of the new non-itemizer deduction. For more information about the deductibility of charitable gifts, see IRS publication 526.

## Giving certain assets can result in even greater savings

Giving stocks, bonds and mutual funds that have increased in value can result in additional tax savings. For gifts of most appreciated property, you may deduct up to 30% of AGI. Excess amounts may be used to reduce taxes in as many as five future years.

### A gift of the same amount

Amount saved from income tax deduction	After-tax cost		Cash
Amount saved from income tax deduction	Capital gains tax savings	After-tax cost	Appreciated Assets

Tax savings will depend on your income tax bracket, capital gains tax rate and other factors.

## "Bunch" deductible expenses for savings

*If you are like the majority of Americans who take the standard deduction each year, you may want to concentrate, or "bunch," your deductions in some years.*

*By bunching several years' worth of gifts in one year, you may be able to itemize every second or third year. For example, you could make one large gift in 2026 that includes your annual gift for both 2026 and 2027.*

## An example

Joe and Mary own stock that has increased in value since they acquired it. If they sell the stock, they will have to pay capital gains tax on the increase in value. The couple should consider making their gift this year with stock rather than cash. They are entitled to a charitable deduction equal to its full value and avoid paying capital gains tax. Best of all, they make a wonderful year-end gift to our mission.