



## LISTENING FOR OPPORTUNITIES

### Year-end tax planning

#### Scenario

Just earned a large bonus, but no time to decide on the most deserving nonprofits.

#### Opportunity

Establish a Donor Advised Fund for an immediate tax deduction, and stay involved with gift for years to come.

### Sale or disposition of highly appreciated assets

#### Scenario

Have appreciated stock, and want to give to multiple charities.

#### Opportunity

Use appreciated stock to open a fund at the Foundation and receive a tax deduction on its full market value, while avoiding the capital gains tax that would otherwise arise from the sale of the stock.

### Income stream for retirement

#### Scenario

Concerned about running out of money during lifetime, but want to give back to the community.

#### Opportunity

Establish a gift annuity or charitable remainder trust that pays for an annuity for life.

Establish bequests where upon death, the fund begins distributing grants with client's charitable interests in mind.

### Sale of a business/Closely held stock

#### Scenario

Owns highly appreciated stock in a company that is about to be acquired.

#### Opportunity

Structure a charitable gift of stock before the company is sold to reduce capital gains and increase charitable deductions.

Establish Donor Advised Fund so once-in-a-lifetime event can help client do good forever.

### High estate taxes

#### Scenario

Have significantly high estate taxes.

#### Opportunity

Reduce taxable estate through charitable bequest or other planned gift such as giving through an IRA or 401(k).

Create personal legacy in community that stays true to client's charitable intent forever.

### Private foundations

#### Scenario

Thinking about establishing a private foundation, but looking for alternatives.

#### Opportunity

Establish a fund and stay personally involved with the distribution of gift dollars.

Use the Community Foundation for simple administration and grantmaking expertise.