

If you are interested in making a gift to JFGI in 2020, please explore the following opportunities, which provide significant tax benefits:

- If you itemize deductions on your tax return, consider using cash to make a year-end gift or pay off a pledge. As part of the [CARES Act](#), you may deduct gifts of cash up to 100 percent of your adjusted gross income (AGI) for this calendar year only. The CARES Act includes several additional provisions that impact charitable giving, such as a [\\$300 universal charitable deduction](#) for those who use the standard deduction.
- If you are age 70½ or older, consider making a qualified charitable distribution (QCD) from your IRA. Two new laws took effect this year that may impact your decision to give through a QCD: The [SECURE Act](#) adjusted the minimum age for taking a required minimum distribution (RMD) from 70½ to 72, and the CARES Act waived the RMD altogether for 2020. These changes do not affect your ability to make a tax advantaged QCD starting at age 70½. Please consult your tax adviser about these changes and their impact on your giving strategy.
- If you are interested in a guaranteed income stream, consider a [charitable gift annuity](#) or [charitable remainder trust](#).
- If you have experienced gains in the financial markets this year, consider donating appreciated securities to avoid paying capital gains taxes. You can establish a named endowment fund, or you might consider endowing your annual campaign support through a [PACE Fund](#) or [LOJE Fund](#).
- If you would like to make a gift to JFGI and receive an immediate tax benefit—but are still deciding what program(s) to support—consider creating a [donor-advised fund](#).

For more information about tax-efficient giving opportunities, please call or email me directly.

Warmest regards,

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