



# INFAITH INSIGHTS

December 2017

As 2017 comes to a close, InFaith Community Foundation's gift planners are ready to discuss a wide range of charitable solutions for both you and your clients. With December 31 being a Sunday, 2017 gifts must be completed by December 30. [Review our year-end deadlines. The following are five strategies for year-end giving:](#)

## 1) Secure 2017 Charitable Tax Deduction

At this writing, federal tax reform is pending. While no one can predict final legislation, proposed standard deduction increases could impact taxpayers who itemize deductions. (While tax deductions often help clients give more, it's worth noting that not all clients are motivated solely by tax deductions.)

## 2) Give Appreciated Securities

With the stock market at record highs, it may make sense to use [appreciated securities](#) to create a donor advised fund or a [charitable gift annuity](#). Gift annuities are appealing to pre-retired and retired clients who want to:

- Receive a retirement income stream and get an immediate tax deduction;
- Diversify their market position and minimize risk that stock values could decline;
- Support favorite charities with the gift annuity remainder.

## 3) Roth IRA Conversions

Converting assets from a traditional IRA to a Roth IRA is generally a taxable event. Your clients may offset tax consequences through a gift to InFaith. Keep in mind that assets in a [traditional IRA can be converted to a Roth IRA](#) regardless of the owner's income or age.

## 4) Give Required Minimum Distributions from IRA

Clients don't always need their required minimum distributions (RMDs), and giving the RMD directly to InFaith means there's no additional income to declare. [The qualified charitable distribution \(QCD\)](#) works well for clients who are committed to giving to their church or other favorite charities, as QCD donors cannot change charities down the road.

## 5) Take the Mirror Test

Join nearly 150 FRs who have their [own donor advised fund at InFaith](#). Use your charitable intentions for an immediate tax deduction and the option to identify charities over time.

If you missed our webinar in November on [year-end charitable giving strategies](#), you can listen to it and other past recordings at your convenience. [Go to webinar topics](#) on our website.

**Please contact our gift planners** to consult on specific cases at 800-365-4172.

With the Advent and Christmas season upon us, we give thanks for your partnership with InFaith and wish you a blessed Christmas. We look forward to serving you and your clients this December and in the New Year.

*InFaith Community Foundation is a national charity with a mission to serve donors, spread joy and change lives. Through InFaith, gifts are tailored to each donor's charitable interests and financial circumstances. InFaith Community Foundation is a proven steward of these gifts, earning consistently high ratings from Charitable Navigator for sound fiscal management and GuideStar for transparency and commitment to excellence. Together with donors, InFaith grants millions of dollars annually to charities serving local, national and global communities.*

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## RESOURCES

[2017 Year-End Giving Deadlines](#)

[Contact a Gift Planner](#)

[inFaithFound.org](#)

[FR Resources Webpage](#)

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