



# JEWISH COMMUNITY FOUNDATION, INC.

Act Now  
for Year-End  
Philanthropy

## Four Tips for Your Year-End Charitable Giving

Charitable giving on your mind as year-end approaches? Here are 4 tips to maximize your gifts:

**1. Gift Your Winners:** For appreciated assets held for over one year, consider donating them (rather than selling them and then donating the proceeds) to save on paying capital gains taxes.

**2. Open a Donor Advised Fund:** You can gift cash, stocks, bonds, or other assets to your own DAF with the JCF, and then recommend grants to any charitable organization at any time in the future.

**3. Initiate an IRA Charitable Rollover:** If you are 70 1/2 or up, you can donate up to \$100,000 from your IRA to your endowment fund with the JCF and benefit by avoiding paying income taxes on the distribution and having the donation count towards your required minimum distribution.

**4. Don't Forget to Leave a Legacy!** If you are updating your estate, financial, or tax plans, you can easily include a bequest to the JCF or add the JCF as a beneficiary for a portion of your retirement plan or life insurance policy. Doing so will create a lasting legacy and may reduce taxes.



**Questions? Ready to Donate?** Contact the JCF today at 856-673-2528 or [infojcf@jfedsnj.org](mailto:infojcf@jfedsnj.org).

(Note: The JCF does not provide financial, legal, or tax advice. Please consult with your estate, financial, or tax professional to determine the implications of your prospective gift.)

## Two Sisters, One Message: A JCF DAF is the 'Gift that Keeps on Giving'

"Philanthropy and giving back to the community is both a passion and pursuit instilled in us from a young age by our parents. When we turned 21, our parents' gift to us was to establish a DAF for each of us to ensure we had a meaningful way to give back to the community. Our DAFs allow us express our gratitude, as well as fulfill our desires to support organizations that are significant to us... (A DAF) is truly the gift that keeps on giving."

**-Naomi Morris (left) and Sarah Kaplan (right)**

