

YEAR- END GIVING GUIDE 2025



AKRON
COMMUNITY
FOUNDATION
ENRICHING LIVES SINCE 1955



THE SIGNAL TREE

TREES WITH UNUSUAL SHAPES WERE OFTEN USED BY INDIANS AS LANDMARKS TO IDENTIFY IMPORTANT TRAILS. THIS 300 YEAR OLD BUR OAK (QUERCUS MACROCARPA) MARKED THE NORTHERNMOST POINT OF THE PORTAGE TRAIL WHICH CONNECTED THE CUYAHOGA TO CASCAPAWAS RIVERS. THE ERIE, SENECA, SHAWNEE, OTTAWA, DELAWARE AND HINGO TRIBES TRAVELED TO THE OHIO RIVER BY THE ROUTE. THEY REMOVED THEIR CANOES FROM THE CUYAHOGA RIVER HERE AND CARRIED THEM OVERLAND FOR EIGHT MILES SOUTH TO SUMMIT LAKE. LATER WHITE SETTLERS USED THE SAME SIGNAL TREE TO FIND THEIR WAY BETWEEN THE RIVERS.

1960



YOUR YEAR-END CHECKLIST

9 Strategies To Achieve Your Goals

Before you ring in the new year, make sure you're on track to meet your financial and charitable goals for 2025.

- 1 Review your beneficiary designations.** Ensure your beneficiaries are up to date on your retirement accounts, insurance policies and other assets. Naming a charity like Akron Community Foundation as your primary or secondary beneficiary is an easy way to make a significant future impact at no additional cost to you now.
- 2 Satisfy your required minimum distributions.** If you own a traditional or inherited IRA and haven't yet taken your RMD for 2025, you can transfer up to \$108,000 directly to charity and avoid paying taxes on the distribution. This tax-savvy strategy is available to all IRA owners beginning at age 70 ½.
- 3 Take inventory of your life insurance policies.** Many people discover they have insurance policies they no longer need because their children are now financially independent, their mortgage is paid off, or they have retired. Consider transferring the ownership of an unneeded policy to charity in exchange for a tax deduction.
- 4 Evaluate the performance of your investments.** If your portfolio has grown this year, consider the benefits of donating appreciated stock. You'll receive a deduction for the fair market value and also eliminate capital gains taxes, which means more money will go to your favorite causes.
- 5 Diversify your retirement income.** With a charitable gift annuity, you can lock in the current high rates and receive a fixed income stream for life. Plus, new "Legacy IRA" provisions allow donors over 70 ½ to fund a CGA with a one-time, tax-free transfer of up to \$54,000 from their IRA. 💡 *Not all nonprofits offer CGAs, but Akron Community Foundation does.*
- 6 Bunch your gifts in a charitable fund.** By consolidating multiple years of donations into a single tax year, you can exceed the standard deduction threshold and claim your full tax deduction now, while spreading out grants to your favorite charities over time. Learn more about your fund options at akroncf.org/FundTypes.
- 7 Consider your business succession plans.** Many business owners take stock of their goals and future plans at year-end. If retirement is on the horizon, owners of a privately held company can offset taxes from the sale by donating a portion of the interests to charity. For the best outcome, start the conversation well in advance of any potential sale.
- 8 Assess your estate planning documents.** Review your will, trust and powers of attorney to ensure they reflect your current wishes. You'll achieve the most tax savings by leaving your IRAs to charity and other assets to your family. New rules on inherited IRAs mean your beneficiaries may face a hefty tax burden, but these same assets can go to charity tax-free.
- 9 Set goals for the coming year.** As you're mapping out your savings and investment goals for 2026, take time to consider your charitable priorities, as well. With the wide array of giving options offered by Akron Community Foundation, you may be able to give more than you ever imagined possible. Discover how at akroncf.org/GivingYourWay.

\$330 million in assets
70 years of experience
900+ charitable funds

As of July 31, 2025



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GIVE SMARTER UNDER THE NEW CHARITABLE TAX LAW

Recently enacted legislation known as the One Big Beautiful Bill Act includes several provisions that impact philanthropy. As you navigate these charitable planning opportunities with your advisor, Akron Community Foundation can help you make the most of the new tax law.



Accelerate Your Giving to Maximize Tax Deductions in 2025

New floors and ceilings on itemized charitable deductions will decrease the value of these deductions after Dec. 31, 2025. By bunching multiple years' worth of gifts in a donor-advised fund before year-end, you can receive the maximum tax benefits now and take your time deciding which charities to support later.



Take Advantage of New Incentives to Give in 2026

Starting in 2026, non-itemizing donors can claim a separate charitable tax deduction for cash gifts of up to \$1,000 for individuals and \$2,000 for joint filers. This new incentive may be especially beneficial for younger donors who cannot exceed the newly increased standard deduction but still want to support their favorite nonprofits. *(The new deduction does not apply to gifts to donor-advised funds.)*



Double Down on Qualified Charitable Distributions

In 2025, individuals age 70 ½ or older can donate up to \$108,000 directly from their IRA to charity, excluding the gift from their taxable income – even without itemizing. As an added bonus, using a QCD to fulfill required minimum distributions can lower your adjusted gross income, potentially reducing taxes on Social Security income and Medicare surtaxes and helping you sidestep the new floors and caps on charitable deductions. *(QCDs cannot support donor-advised funds.)*



Review Your Long-Term Wealth Transfer Strategies

The new law eliminates the scheduled reduction to the current estate and gift tax exclusion amount, giving high-net-worth families more time to thoughtfully consider their estate planning strategies, including charitable giving. Without the pressure of a looming sunset, donors and their advisors can leverage the current window to plan ahead.

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5 REASONS YOUR IRA MAY BE YOUR BEST GIFT TO CHARITY

Whether you plan to leave money to charity during your lifetime or as part of your estate, gifting traditional IRA assets offers several key benefits. Here's why your retirement savings might be your most powerful giving option.

1

Inherited IRAs Are Heavily Taxed

Most beneficiaries are required to withdraw the entire account balance within 10 years and must pay regular income tax on the withdrawals. Larger accounts may even push the recipient into a higher tax bracket and trigger unintended tax consequences. Charities, on the other hand, can receive the full amount tax-free.

2

Other Assets Are More Favorable For Family

Gifts of highly appreciated stock and real estate are more tax-efficient for your heirs. The cost basis of these assets is adjusted to the current fair market value upon your death, erasing any capital gains that accrued during your lifetime.

3

IRA Gifts Can Cut Your Taxes Now

IRA owners over the age of 70 ½ can make tax-free distributions from a traditional or inherited IRA directly to charity. These transfers also count toward any required minimum distributions, reducing your taxable income for the year. In 2025, the limit for Qualified Charitable Distributions is \$108,000 per person. (QCDs cannot support donor-advised funds.)

4

IRAs Can Fund Simplified Giving Tools

If you support the same charities every year, consider streamlining your giving by using your retirement assets to create a designated fund at Akron Community Foundation. You can establish your fund with a tax-free transfer from your IRA and then select up to five nonprofits that will receive distributions in perpetuity.

5

Retirement Gifts Preserve Your Legacy

If your children are financially secure, donating a portion of your retirement assets can be a meaningful way to advance the causes you're passionate about while building a family legacy. Learn how Akron Community Foundation can help at akroncf.org/IRA.

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PARTNERSHIP PERKS FOR PRIVATE FOUNDATIONS

5 Benefits of Working With Akron Community Foundation

1

Flexible Grantmaking

If you feel rushed to meet your foundation's 5% payout requirement before Dec. 31, consider creating a donor-advised fund with some or all of that amount. You'll satisfy the federal requirement and gain the flexibility to award grants on your family's schedule.

2

Administrative Ease

Once your donor-advised fund is established, the community foundation takes care of processing all gifts, grants, investments and tax filings so your family can focus on the joy of giving without the administrative burden.

3

Connection to the Community

Leverage our in-depth knowledge of local needs and nonprofits to amplify your grantmaking impact. Our staff can connect you with fully vetted organizations that align with your family's charitable vision and values.

4

Family Engagement

Our Center for Family Philanthropy helps you deepen your family relationships by bringing everyone together around a shared charitable mission. We can help guide your family's conversations so there's less pressure on you to facilitate and more opportunities for you to engage.

5

Strategic Philanthropy

We'll help you create a customized grantmaking plan that reflects your family's unique goals and leaves you feeling impactful, not transactional. Learn more at akroncf.org/PFFpartnerships or contact Karen Hrdlicka at 330-436-5640 or khrdlicka@akroncf.org.



"This small fund will now have ACF's team of investment advisors, I won't have to worry about timely filings with the various government entities, and it will transfer smoothly to the next generation to continue making grants."

— Dedee O'Neil, Jean P. Wade Fund

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IS A DONOR-ADVISED FUND RIGHT FOR YOU?

The Answer May Be Yes If You:

Want Maximum Flexibility

Want maximum flexibility to give to multiple charities or change beneficiaries as needed.



Akron Community Foundation can help you identify nonprofits that align with your interests.

Wish to Involve Your Family

Wish to involve your children, grandchildren or other family members in your philanthropy.

Prefer to Build Your Fund Over Time

Prefer to grow your fund to the \$5,000 minimum balance over three years with a donor-advised starter fund.

Had an Exceptionally High-Income Year

Had an exceptionally high-income year in which you need immediate charitable tax benefits, but you prefer to decide which charities to support over time.

Want to Ease the Burden of Fund Management

Would like someone else to handle the administrative work while you focus on your charitable impact.

Prefer to Work With Trusted Advisors

Would like to keep your existing advisor relationships. We also offer charitable investment accounts at Huntington, PNC, Fifth Third and KeyBank, allowing your preferred bank to manage your assets.

HOW A DONOR-ADVISED FUND WORKS

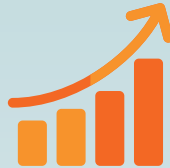
GIVE

to your fund and receive a tax deduction



GROW

your charitable assets today and tomorrow



GRANT

to the causes you care about most



LEARN MORE Contact your advisor to learn if a donor-advised fund is right for you. Or, for more information, visit akroncf.org/DAF or contact Laura Lederer at Akron Community Foundation at 330-436-5611 or llederer@akroncf.org.



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