

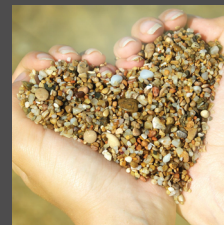


## HAWAI'I COMMUNITY FOUNDATION

Hawai'i Community Foundation  
827 Fort Street  
Honolulu, HI 96813  
808-566-5560  
donorservices@hcf-hawaii.org

## PLANNED GIVING BRIEF

# Ending the Year Well



Get a head start on your year-end tax planning.

### ✓ **IRA Charitable Rollover**

If you're 70½ or older and own an IRA you can make cash gifts directly from your IRA to charity. For many people, this is the best tax-wise way to give. An IRA rollover gift will not be included in your taxable income and may qualify for your required minimum distribution if your birthday is 7/1/2019 or later. Contact us to learn more.

### ✓ **Outright Gift of an Asset**

If you wish to make a gift this year but are concerned about preserving your cash resources, consider giving an appreciated asset. A gift of securities, business interests or real estate can provide you with significant income and capital gains tax savings, often exceeding the benefits of a cash gift.

### ✓ **Donor Advised Fund (DAF)**

If you are looking for an end-of-year deduction but want more time to make thoughtful giving decisions, consider a donor advised fund (DAF). Our organization can use your tax deductible gift to establish a DAF in your name. You can make grants from your DAF now and in the future to support our work and other causes you care about.

### ✓ **Zero-Tax Gift and Sale**

If you are planning to sell an asset like securities, real estate or a business, before you sell, consider a "zero-tax" charitable gift and sale. By making a gift of part of the asset before the sale, you can use a tax-saving charitable deduction to significantly lower or eliminate the capital gains tax on the sale.

## Consider these worthwhile strategies before the year's end.

### **Selling securities, real estate or a business this year?**

Consider planning  
strategies to avoid  
capital gains tax

### **Age 70½ or older?**

Check on your IRA  
required minimum  
distribution

### **Own an IRA and/or 401(k)?**

Maximize your  
deductible contributions

### **Expect to be in a higher tax bracket?**

Talk to your tax advisor  
for solutions to manage  
taxes

### **Expect to be in a lower tax bracket or can control income?**

Shift income to this year

### **Have investment losers?**

Sell to offset winners and  
lower your capital gains  
tax

### **Extra medical expenses?**

Establish a health  
savings account (HSA)

### **Have state taxes, property taxes, medical bills?**

Accelerate deductible  
expenses

## May We Help?

If you would like further information, please contact us at  
808-566-5560 or email [donorservices@hcf-hawaii.org](mailto:donorservices@hcf-hawaii.org).