HAWAIʻI 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.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

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.

The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.

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