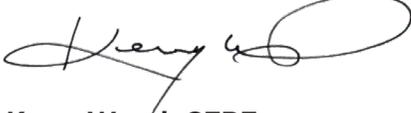


We are pleased to share this guide for giving to and granting from your charitable fund at the Sacramento Region Community Foundation or one of our affiliates, Lodi Community Foundation and Yolo Community Foundation.

You can learn more about options for year-end giving and granting by visiting sacregcf.org/year-end, or by calling or emailing us. We look forward to helping you discover the best way to grow your fund and leave a lasting impact for the nonprofits you care about.

Thank you for all you do. Your generosity makes a difference!



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**SACRAMENTO REGION
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Make An Impact Before Year-End: **Grow Your Fund**

Give Before December 31, 2021

Year-end is the perfect time to grow your charitable fund, allowing you to reduce taxes this year and give to the nonprofits you care about. You can expand your fund using a variety of options.

CASH GIFTS

Contributing to your fund via check or money order are common options. Thanks to the CARES Act, the limitation for cash contributions to certain nonprofits, including the Foundation, has been raised to 100% of an individual's adjusted gross income (AGI) for 2021 for donors who itemize their deductions. Formerly set at 60%, any giving beyond this 100% limitation may be carried over and used in the next five years. We encourage you to consult with your tax advisor to receive optimal tax advantages and guidance.

APPRECIATED STOCK

A gift of appreciated stock to your fund means you'll avoid capital gains and can deduct the fully appreciated value regardless of the original purchase price.

If you plan to make a stock gift before year-end, complete the enclosed Stock Transfer Form with your broker. You may also download the form at www.sacregcf.org/year-end. **Please send a copy of your Stock Transfer Form to the Foundation, no later than Friday, December 10, to ensure that your gift is deposited into the appropriate fund.**

IRA CHARITABLE ROLLOVER

If you are 72 years old and must take a Required Minimum Distribution (RMD) annually from your IRA but do not need the extra income, we have a great solution for you! Make a gift of your RMD directly to a charitable fund at the Foundation and avoid paying income tax on that gift. **Please note that IRA Charitable Rollovers through your RMD cannot be made to Donor Advised Funds. Contact us for more information about the types of funds that are eligible to accept this type of contribution.**

To qualify for a tax-free IRA Charitable Rollover, your gift must be made before year-end and your IRA administrator must initiate the gift and send it directly to the Foundation. You can give more than your RMD — up to \$100,000 annually. This rule also applies to your spouse's IRA, as long as it is a separate account. For more information on how to take advantage of this tax-smart option, contact your IRA plan administrator.

The IRA Charitable Rollover provides the perfect opportunity to give to the Foundation's *Building Equitable Communities Fund* and avoid paying taxes on the distribution.

Grant From Your Fund

To ensure funds are received by your favorite nonprofit(s) before the end of the year, please send us grant requests from your charitable fund by Friday, December 3. The most convenient way to submit your grant request is to visit sacregcf.org, and click on Donor Portal at the top of the page. (If you need help accessing the donor portal, which was recently upgraded, reach out to Chelsea Fahr, whose contact details are listed on the reverse of this page.) You may also complete and return the Grant Recommendation Form available on our website at sacregcf.org/grant.

For endowment fundholders with a remaining spendable balance, December 31 is the deadline to use your current spendable balance to make grants. If you choose not to grant your spendable amount this year, that amount will roll back into the principal, and you will have access to your spendable amount for 2022 by January 1.

Please keep in mind that the Foundation recommends fundholders with Donor Advised Funds grant at least once a year, and requires that a grant be distributed every three years.

Year-End Deadlines

REQUEST GRANTS FROM YOUR FUND

Grant requests must be made no later than Friday, December 3, to reach nonprofits by year-end.

CONTRIBUTE TO YOUR FUND

We encourage you to make contributions to your charitable fund as early as possible to ensure adequate transaction time. To grow your fund with cash gifts, please note the deadlines below:

Give Online: You can give to your fund online until 11:59 p.m. on Friday, December 31. Visit our website at sacregcf.org and click on Give Now to access our credit card donation portal. Find your fund using the search feature and complete your gift.

Mail Your Gift: If you are donating by mail, your gift must be postmarked no later than December 31. Please mail your gift to our office at the address listed on the reverse of this page.

Deliver Your Gift to Our Office: If you are interested in delivering a gift to our office, please contact us and let us know when to expect you, and we will make sure Foundation staff are available at the office to greet you safely. Note: The Foundation office will close at 5 p.m. on Friday, December 31, but if you are interested in giving after close of business, we encourage you to give online before midnight to ensure your gift is received in this tax year.

CONSIDER A GIFT TO OUR

BUILDING EQUITABLE COMMUNITIES FUND

As the capital area's community foundation, we specialize in putting philanthropic resources to work. Gifts to the *Building Equitable Communities Fund* (formerly the Community Impact Fund) help us tackle pressing community challenges to make the Sacramento region a more vibrant, more equitable home for all.

TO DONATE TO THE FUND:

- **Through your IRA:** Contact your plan administrator to initiate the gift directly from your IRA to the *Building Equitable Communities Fund* at the Sacramento Region Community Foundation.
- **Through your Donor Advised Fund:** Access the donor portal from the home page of our website at www.sacregcf.org and select the *Building Equitable Communities Fund* in the "Other foundation funds" section of the grant request form.
- **With your credit card:** Visit www.sacregcf.org, click on Give Now to access our online donation portal, then select the *Building Equitable Communities Fund* and complete the donation form.
- **With a check:** Send a check payable to the Sacramento Region Community Foundation, indicating *Building Equitable Communities Fund* in the memo line.