

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

Give Before December 31, 2020

Year-end is the perfect time to grow your fund at the Foundation, 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, and these contributions may be deductible to as much as 60% of your adjusted gross income, with a five-year carry over for any excess. We encourage you to seek guidance from your tax advisor to receive the 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 11, 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 *Community Impact Fund* and avoid paying taxes on the distribution.

CONSIDER A GIFT TO THE BUILDING EQUITABLE COMMUNITIES FUND

Any gift to this Fund (formerly Community Impact Fund) will allow the Foundation to continue making lasting change in our region by advancing equity in areas aligned with our long-term Strategic Initiatives.

TO DONATE TO THE FUND:

- **Through your IRA:** Contact your plan administrator to initiate the gifts directly from your IRA to the *Building Equitable Communities Fund* at the Sacramento Region Community Foundation.
- **Through your Donor Advised Fund:** Visit DonorCentral on the home page of our website and make a grant to the Sacramento Region Community Foundation. Please designate the *Building Equitable Communities Fund* in the grant purpose section.
- **With your credit card:** Visit www.sacregcf.org, click on Give Now, then select the *Building Equitable Communities Fund* in the drop-down menu and complete the donation form.

Attention Donor Advised Fundholders:

Grant From Your Fund

To make a grant from your Donor Advised Fund before year-end, please send us your request by Friday, December 4, 2020, to ensure the funds are received by your favorite nonprofit(s) before the end of the year.

The most convenient way to submit your grant recommendation is to visit our website, www.sacregcf.org, and click on DonorCentral at the top. (If you need help accessing DonorCentral or need a new password, reach out to Chelsea Fahr, whose contact details are listed to the right.) You may also complete and return the Grant Recommendation Form available at www.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 2021 by January 1.

Please keep in mind that the Foundation recommends Donor Advised Fundholders grant at least once a year but requires that a grant be distributed from your fund every three years.

WE'RE HERE TO HELP YOU

You can learn more about options for giving by visiting our website, or by calling or emailing us. We look forward to helping you discover the best way to grow your fund, make grants from your fund, and leave a lasting impact for future generations.



Kerry Wood, CFRE
*Chief Marketing & Donor
Engagement Officer*
kerry@sacregcf.org
c: (916) 549-4136
o: (916) 921-7723 ext. 2027



Chelsea Fahr
*Director of Donor
Engagement*
chelsea@sacregcf.org
c: (925) 788-0495 (cell)
o: (916) 921-7723 ext. 2021

IMPORTANT YEAR-END DEADLINES

REQUEST GRANTS FROM YOUR FUND

Grant requests must be made no later than Friday, December 4, to reach nonprofits by year-end.

CONTRIBUTE TO YOUR FUND

As year-end approaches, we encourage you to reach out to the Foundation as early as possible to ensure adequate transaction time. To grow your fund with cash gifts, please note the year-end deadlines below:

Give to Your Fund Online: You can give to your fund online until 11:59 p.m. on Thursday, December 31. Visit www.sacregcf.org and click on Give Now. Enter your fund name on the donation form if it is not on the drop-down menu. Submit your completed donation form.

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. Given the COVID-19 pandemic, our office hours are limited, but we will make sure a Foundation staff member is available at the office to greet you. Note: The Foundation office will close at 5 p.m. on Thursday, December 31, but if you are interested in giving after close of business on December 31, we encourage you to give online before midnight at www.sacregcf.org to ensure your gift is received in this tax year.

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