2026 · WHAT ISSUES SHOULD I CONSIDER WHEN ESTABLISHING MY CHARITABLE GIVING STRATEGY?

URBAN ADAMS
RESILIENT WEALTH

FOUNDATIONAL ISSUES	YES	NO
Have you identified what motivates you to give?	☐	☐
Do you need to confirm that your giving is matched to your values?	☐	☐
Do you need to establish a giving plan? If so, consider creating a plan to help you decide rationally, make impactful gifts, and respond when solicited for support.	☐	☐
Do you need to conduct due diligence on a charity? If so, consider the following: ■ Review the charity's mission, leadership, financial health, results, etc. ■ Understand how your gift would be used (e.g., overhead, general fund, specific causes).	☐	☐

CASH FLOW ISSUES	YES	NO
Do you need to quantify how much you can afford to give?	☐	☐
Is your income fluctuating this year? If so, consider how this impacts your tax incentives and ability to make (or forego making) deductible charitable gifts.	☐	☐
Do you want to make a substantial gift to a charity during your lifetime, but also want an income stream for yourself or another noncharitable beneficiary? If so, consider the following: ■ If the charity you wish to benefit offers a charitable gift annuity (CGA), you can give cash, securities, and possibly other assets in exchange for a fixed stream of income from the charity for your lifetime. (Note the gift tax consequences if the noncharitable annuitant is not yourself.) ■ A charitable remainder annuity trust (CRAT) can make annual payments of a fixed amount of the trust's assets to you or a noncharitable beneficiary for a term of years (not to exceed 20) or lifetime(s), with the remainder passing to the charitable beneficiaries. (continue on next column)	☐	☐

CASH FLOW ISSUES (CONTINUED)	YES	NO
■ A charitable remainder unitrust (CRUT) can make annual payments of a fixed percentage of the trust's assets, revalued each year, to you or a noncharitable beneficiary for a term of years (not to exceed 20) or lifetime(s), with the remainder passing to the charitable beneficiaries.		
Do you want to make a substantial gift to benefit a charity for a term of years, but ultimately retain the assets for yourself or your heirs? If so, consider the following: ■ A charitable lead annuity trust (CLAT) can make payments of a fixed amount for a term of years, lifetime(s), or a combination thereof, with the remainder passing to noncharitable beneficiaries of your choice (e.g., your heirs). ■ A charitable lead unitrust (CLUT) can make payments of a fixed percentage of the trust's assets, valued annually, for a term of years, lifetime(s), or a combination thereof, with the remainder passing to noncharitable beneficiaries of your choice (e.g., your heirs).	☐	☐

ASSET ISSUES	YES	NO
Do you have highly appreciated securities held for more than one year? If so, consider the following: ■ Gifts in kind to a charity allow you to avoid recognition of capital gains while making a gift of the full FMV of the securities as of the date of the gift. ■ The deduction for gifts of capital gain property is generally limited to 30% or 20% of your AGI, depending on the type of charitable beneficiary (e.g., public charity or private foundation, etc.) and the form of the gift.	☐	☐
Do you have other non-cash assets that you would like to donate? If so, be sure to understand the value and deductibility of such assets, as well as the substantiation requirements. (continue on next page)	☐	☐

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ASSET ISSUES (CONTINUED)	YES	NO
Do you have a traditional IRA, and are you over age 70.5? If so, consider making a Qualified Charitable Contribution (QCD) of up to $111,000 (per tax year), which would be excluded from taxable income. If you are subject to taking RMDs, a QCD can count toward satisfying your RMD. Note the "first dollars out" rule.	☐	☐
Do you have time and/or skills that you can contribute? If so, you may not take a deduction for the value of your services; however, you may be able to deduct unreimbursed expenses that you incur as a direct result of services you perform.	☐	☐

TAX ISSUES	YES	NO
Did/will you make charitable gifts this year? If so, consider the following: ■ Any cash gift must be substantiated by financial statements or written confirmation from the charity. Cash gifts of $250 or more must be supported by a contemporaneous written acknowledgment (CWA) from the charity. ■ Generally, noncash gifts of more than $500 require the filing of Form 8283 (in addition to a CWA for noncash gifts of more than $250). Noncash gifts of more than $5,000 must also be supported by a qualified appraisal (unless an exception applies, e.g., for publicly traded securities, vehicles, etc.). For noncash gifts exceeding $500,000, the qualified appraisal must be filed with your 1040.	☐	☐
Did you receive anything of value in exchange for a charitable gift? If so, you may take a deduction to the extent that your gift exceeds the FMV of the goods or services you received in return. A charity must provide to you a written disclosure if you make a quid pro quo gift of $75 or more.	☐	☐
Do you want to make completed gifts for income tax purposes this year, but delay/spread the distributions to charities over multiple years? If so, consider the following: ■ A donor advised fund (DAF) allows you to make a gift and take an immediate charitable deduction while delaying delivery of the funds to the charities of your choosing. (continue on next column)	☐	☐

TAX ISSUES (CONTINUED)	YES	NO
■ You can use a DAF to "bunch" several years of gifts in one tax year, taking advantage of the itemized charitable deduction when your gifts might have otherwise been covered by the standard deduction. You can then spread the grants from your DAF over future years to smooth the impact to the charities.		
Do you need help determining the deductibility of your gift(s)? If so, consider the following: ■ If itemizing deductions, charitable donations will be subject to a 0.5% AGI floor. If taking the standard deduction, you may deduct cash donations up to $1,000 ($2,000 MFJ) to qualifying public charities. ■ If your charitable gifts are less than 20% of your AGI, you can generally take a full deduction. Above this threshold, there are several deduction limitation categories, including 60%, 50%, and 30% of your AGI, which may apply depending upon the nature of the charitable gift and beneficiary. ■ Excess deductions can be carried forward for five years.	☐	☐
Does your taxable estate exceed your unused federal estate and gift tax exclusion amount (maximum $15 million or $30 million if you are married)? If so, consider incorporating charitable gifts in your estate plan to reduce your federal estate tax liability.	☐	☐

OTHER ISSUES	YES	NO
Do you wish to remain anonymous?	☐	☐
Do you need to review your gifting history and impact?	☐	☐
Do you want to impose restrictions on the use of gifted assets? If so, consider earmarking your funds for a specific use, cause, or initiative (provided that you don't jeopardize the gift's deductibility).	☐	☐
Have you signed a pledge agreement under which you are fulfilling annual promises? If so, consider funding (or pre-funding) your pledges when the market is up.	☐	☐

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