TAX-SMART YEAR-END GIVING TIPS

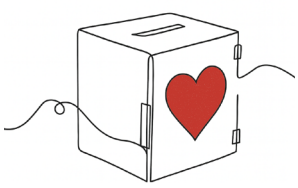
Review your charitable giving before year-end. Consider these Three Tax-Smart Ways to Maximize Year-End Giving TODAY by making a gift to the Annual Greater Miami Jewish Federation Campaign or TOMORROW by perpetuating your giving.



1. GIFT APPRECIATED ASSETS (STOCKS)

- Receive an immediate income tax deduction based on the full, fair market value of appreciated assets (stock).
- Avoid paying capital gains tax on appreciated securities held for more than one year.

Learn more



2. CREATE OR ADD TO A DONOR-ADVISED FUND (DAF)

- Similar to a charitable checking account, a Donor-Advised Fund (DAF) offers an effective way to manage charitable giving and involve your family.
- Establish your fund using cash, securities or non-cash assets such as business interests, real estate or non-publicly traded stock.
- Benefit from a tax deduction today and avoid paying capital gains on donated appreciated assets. Funds are invested and grow tax-free.
- Make grant recommendations from your fund to charities you want, when you want.

Learn more



3. UTILIZE THE IRA CHARITABLE ROLLOVER

- If you or your spouse are age 70 ½ or older, the IRA Charitable Rollover may be an attractive option permitting you to transfer up to $111,000 this year directly from your Individual Retirement Account (IRA) to the Greater Miami Jewish Federation tax-free.
- This counts toward your Required Minimum Distribution (RMD) and is not taxable as it may reduce your Adjusted Gross Income (AGI), even if you don't itemize.
- Distribution must come directly from the IRA custodian and be RECEIVED by December 31.
- The rollover also removes these retirement assets from any potential state tax exposure.

Learn more

For more information, contact Scott Kaplan, Chief Foundation Officer, at 786.866.8623 or skaplan@gmjf.org to discuss these and other charitable giving strategies. As with any significant tax and charitable planning, please carefully consider potential changes in the context of your complete financial portfolio and consult with your tax and financial advisors.

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